

**Assessing training and
development need of
Banking sector in
Bangladesh.**

Assessing training and development need of Banking sector in Bangladesh.

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Date of submission: November 15, 2024

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I, Sultana Yasmin, hereby declare that this thesis is titled **Assessing training and development need of Banking sector in Bangladesh.** is my original work and has not been submitted elsewhere for any other degree or qualification. All sources of information used in this study have been properly acknowledged through citations and references.

To the best of my knowledge, the content of this thesis does not contain any plagiarized material. The research was conducted under the guidance of **Nasrin Akter** and adheres to the ethical standards set by **United International University.**

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Acknowledgement

I would like to express my sincere gratitude to all those who supported and guided me throughout the research on "**Assessing training and development need of Banking sector in Bangladesh.**"

First and foremost, I am deeply indebted to my supervisor, **Nasrin Akter**, for her expert guidance, insightful feedback, and continuous encouragement. her valuable suggestions helped shape the direction of this study and enhanced its academic rigor.

I extend my heartfelt thanks to the participating commercial banks for providing essential data and insights into their training programs. Special thanks to the **HR managers and banking professionals** who generously shared their time and expertise through interviews and surveys; their practical experiences enriched this research significantly.

I am also grateful to my professors and faculty members at **United International University** for their academic support and constructive criticism during seminars and presentations. Their suggestions helped refine my research methodology and analysis.

To my family, especially my parents, husband, and siblings, thank you for your unwavering emotional support and patience during this challenging yet rewarding journey. My friends and colleagues also deserve appreciation for their motivation and stimulating discussions.

Lastly, I acknowledge the contributions of all the researchers and authors whose works I referenced. Their scholarly insights laid the foundation for this study.

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Abstract

This study investigates the critical training and development needs within the banking sector of Bangladesh, a sector undergoing rapid digital transformation and facing evolving regulatory demands. The primary objective was to assess the effectiveness of current training programs, identify significant skill gaps, and understand employee perspectives on organizational support for professional development. Utilizing a quantitative research approach, data were collected via a structured questionnaire from 125 employees across five major banks, representing both public and private ownership models. The findings reveal a strong preference for practical, on-the-job training, yet highlight a concerning reliance on traditional methods with limited adoption of digital learning platforms. A significant skill gap persists, particularly in areas of digital banking, leadership, and financial analysis. While a majority of employees acknowledge the positive impact of training on their performance and career growth, challenges such as a lack of time, irrelevant content, and insufficient organizational investment hinder its full potential. The study concludes that Bangladeshi banks must strategically realign their training initiatives to be more agile, technology-driven, and closely linked to both business objectives and employee career pathways to remain competitive. Recommendations are provided for enhancing training efficacy, infrastructure, and strategic alignment.

Keywords: Training and Development, Banking Sector, Skill Gaps, Bangladesh, Human Resource Development, Digital Literacy, Training Effectiveness.

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List of Acronyms & Abbreviations

- **AML:** Anti-Money Laundering
- **BIBM:** Bangladesh Institute of Bank Management
- **CFT:** Counter-Financing of Terrorism
- **CRM:** Customer Relationship Management
- **HR:** Human Resources
- **HRD:** Human Resource Development
- **L&D:** Learning and Development
- **MFS:** Mobile Financial Services
- **NPL:** Non-Performing Loan
- **OJT:** On-the-Job Training
- **PCB:** Private Commercial Bank
- **ROI:** Return on Investment
- **SKAs:** Skills, Knowledge, and Abilities
- **SOCB:** State-Owned Commercial Bank
- **T&D:** Training and Development
- **TNA:** Training Needs Analysis
- **VUCA:** Volatile, Uncertain, Complex, and Ambiguous

CHAPTER I: INTRODUCTION

1.1. Background of the Study

Economic globalization, increasing consumer demand for better quality products or services, explosions in technological advances and constant changes in the business environment have created the need for organizations to continuously provide their employees with certain skills, knowledge and abilities (SKAs) in order to maintain market competitiveness and business survival. A formal approach for organizations to update employees' acquisition of job-related SKAs is training. Some of the business organizations of Bangladesh have established their own training centers aiming to train up their employees as per their own standard. These organizations usually follow "Make hiring recruitment" approach. Under this approach the management selects the unskilled talents and makes them capable of performing the jobs through required training on the basis of performance appraisal. On the contrary, many organizations in Bangladesh do not have their own training centers; they hire experienced people and send them to outside training institutions. In both cases the necessity of training is determined through "Training Needs Analysis". Research claimed that training was an important factor that could facilitate a firm's expansion, develop its potentials and enhance its profitability (Cosh, et al, 1998). Tung-Chun (2001) concurred with this, stating that educated and well-trained employees are a prerequisite for an organization's competitive advantage. Training needs analysis (TNA) is often considered to be a very important factor and therefore, should precede any training intervention (Goldstein and Ford, 2002; Palmer, 1999; Reid and Barrington, 1997; Reay, 1994; Ostroff and Ford, 1989; Boydell, 1976; and McGehee and Thayer, 1961).

Evolution of Bangladesh's Banking Sector.

In Bangladesh, after the independence of 1971, the banking sector underwent a drastic transformation. At first, the financial system was dominated by some government banks who worked on strict government control for not having competition. But after 1980, and particularly after 1990, economic liberalization policies resulted in the emergence of private commercial banks, foreign banks, and other specialized financial institutions. Today, Bangladesh's banking sector consists of.

Six State Owned Commercial Banks such as Sonali Bank Agrani.

Private Commercial Banks (PCBs) are banks for private businesses. Standard Chartered, Citibank. NBFIs and microfinance organizations or companies.

- Liquefying savings and investing the funds in productive investments

- Eliminating or reducing the cost of transport 76. Facilitating the domestic and international trade 76. International trade

- Facilitating financial inclusion using digital banking and mobile-based financial services (MFS)

The sector, however, is experiencing a few hiccups like non-performing loans (NPLs), governance problems, cybersecurity risks and lack of employee skills.

The Increased Demand of Training & Development (T&D)

Banking Digital Transformation

As a result of the fast growth in the use of fintech, AI-based banking, blockchain, and digital payment systems, traditional banking activities have already transformed. The customers are now demanding: Electronic instantaneous payments (e.g., bKash, Nagad) Processing of loans online Artificial Intelligence-based customer care (chatbots, virtual assistants)

Regulation and Compliance Issues

Bangladesh Bank has already come up with strict regulations to balance the financial situations and these are:

- Compliance with Basel III (capital adequacy, risk management)

- Anti-Money Laundering (AML) & Counter-Terrorism Financing (CTF) rules

- Policies of sustainable finance and green banking

To remain abreast of these regulations, employees must be subjected to constant training, though bank employees are mostly trained through obsolete methods.

Greater Competition & Customer Expectation

Due to the emergence of neo-banks and financial technology startups, the established banks have to strive to improve their services to make them stick around. The areas that are of great concern and require skilled manpower are:

- Customer Relationship Management (CRM)
- Personalized banking data analytics
- Fraud Defense and Cyber defense.

The Banking Sector Training Gaps That Exist Today

The obsolete training practices.

There are still a lot of banks which pursue classroom-based lectures rather than interactive e-learning, simulations or on-the-job training.

Non-existence of Specialized Programs

Training mostly involves learning on basic operation in banks as opposed to newer areas such as:

- Online financial products
- The trends of blockchain and cryptocurrency
- Customer psychology and behavior finance

Inadequate investment in T&D

Whereas the world banks dedicate 3-5 percent of the payroll bases to training, most of the banks in Bangladesh spend less than 1 percent of the employees, limiting the development of employees.

Impaired Training Evaluation Systems

Very few banks perform training measurement in the form of KPIs (Key Performance Indicators) or other employee reactions, which makes ROI not very obvious.

The Significance of the Study

In this study, the research will:

- Determine the serious skill shortages within the banking sector in Bangladesh
- Review current T&D programs, and their weaknesses
- Compare the local with the international best practices (e.g. Skills Future in Singapore, bank models in India)
- Make recommendations to policy makeover, banks, and HR professionals

Solving these dilemmas can help the banks to raise the productivity of employees, limit risks, and increase customer satisfaction, which are the primary drivers of business survival in a dynamic financial market.

1.2. Statement of the Problem

Banking in Bangladesh has reached a point of crucial crossroad. Although the industry has seen a tremendous growth in the last decade because of digital transformation, economic growth, and regulatory reforms, there are significant shortcomings of workforce capabilities that put the future competitiveness of the industry at risk. Even with the rising spending on technology and infrastructure, a major problem facing most banks is the lack of skill level in their employees to keep abreast with the changes in the sector.

The Core Problem: A Rising Skills Mismatch

The source of the problem is a disturbing lack of communication. On the one hand, the banking industry of Bangladesh is developing quicker than never:

Digital banking (mobile applications, agent banking, and fintech collaborations) are cannibalizing normal branch work.

Developing regulatory demands (Basel III, AML/CFT, green banking) are becoming complicated every year

The expectations of the customers have changed drastically to the instant, individualized provision of the services

However, the majority of training programs within banks are still living in the yester years, and they have not mastered the modern needs. This has been met with the following results in the industry:

At the front line, employees have difficulties to break down the concept of digital products to the customer base

Mid-level managers do not have data analytics capabilities in assessment of risks

Executive leaders tend to be resistant when faced with technological changes because of gaps in knowledge base.

The reason Present Training Methods are not Good Enough

There are three systemic problems that bedevil training efforts in the Bangladeshi banks:

The Checkbox training culture

In most of the institutions, development of employees is seen as a formality that must be followed so as to be in compliance. During training sessions, there is often:

- Lecture presentation workshops with no practical application
- Standardized materials that have no relation to particular job functions
- No post-check to indicate that the skills are implemented

Digital Skills in a digital banking age

Banking institutions are launching advanced platforms (such as AI-powered chatbots or blockchain-based remittance systems), however, according to surveys, it shows:

- Sixty-two percent of branch workers are unable to trouble shoot simple digital banking problems
- CRM tool is only well used by 28 percent relationship managers
- There is the very low level of cybersecurity awareness at every level

Leadership Development Vacuity

The industry is stricken by severe lack of visionary leaders who can:

- Fuel change in an organization
- Create cultures of innovation
- Finding your way in VUCA (volatile, uncertain, complex, and ambiguous) banking environments

Talking about the so-called cost of inaction in the Bangladeshi banking sector,

the figures do speak volumes the ones that pain.

- **Inefficiency in operations** to start with, workers end up taking 30-40 percent supplementary of their time on standard activities as compared to the other markets where the worker is digital savvy. That time-suck does not reflect in a particular line in the balance sheet, but it accumulates quickly.

- **Customer experience**, customer attrition. Among the clients who were interviewed by the Bangladesh bank, 58 of them said, they had switched banks to the other due to their poor advisory services. It just reminds us that having good customer relations is not all about smiling at the customer but also about providing quality advice with the support of real-time technology.
- **Regulatory fines** and then there is fear of being not-in-compliance. Last year, more than BDT 2.3 billion was paid as the compliance penalty by the banks. The number can be interpreted to reflect a gigantic opportunity cost by itself.

Focusing in on the human cost the other side of the coin is human cost. There are a lot of junior bankers who are not very prepared even with degrees. Mid-career workers fear that they will be sent to pasture with automation. The women on the other hand fall upon additional path-blocks as far as access to leadership programs is concerned.

Important Questions that this Study Answers

- Which skills gaps will be possible to identify in various banking areas of employment (retail, corporate, risk management etc.)?
- What are some of the differences in how to train in the state-owned, the privately owned, and the foreign banks?
- What are the best practices in the world that could be adapted to the scenario in Bangladesh? How much ROI will increase investments in training deliver to banks?
- Excavating at these concerns is mission-important, be it when it comes to the performance of stocks, or career-proofing.

1.3. Objectives of the Study

The primary objective of this case study is to identify and analyze the current training and development needs within the banking sector of Bangladesh. The study aims to:

1. **Assess Existing Training Programs** – Evaluate the effectiveness of current training initiatives in banks and determine whether they align with industry demands and employee skill gaps.
2. **Identify Skill Gaps** – Examine the key competencies required for banking professionals in Bangladesh, including digital literacy, risk management, customer service, and regulatory compliance, and assess where gaps exist.
3. **Understand Employee and Organizational Perspectives** – Gather insights from bank employees, HR professionals, and management to understand their perceptions of training adequacy, challenges, and expectations.
4. **Explore Technological and Regulatory Influences** – Investigate how rapid digital transformation and evolving financial regulations impact the need for updated training programs.
5. **Recommend Improvements** – Propose practical strategies for enhancing training and development programs to ensure they meet both employee growth and organizational objectives.

By addressing these areas, this case study seeks to contribute valuable insights that can help banks in Bangladesh design more effective training frameworks, ultimately improving workforce performance and sector-wide competitiveness.

1.4. Scope and Limitations of the Study

This study focuses on the training and development needs within the banking sector of Bangladesh, covering the following key areas:

Industry Coverage:

Like this the study will focus majorly on the scheduled commercial banks (both the public and the private sector) which are majorly present within the banking field in Bangladesh since they constitute the heart of the banking system in the country.

Geographical Focus:

The scope of the study will be on the urban and Sem-urban branch of the banking sector since it has highly organized and documented workforce training, even though the banking industry is nationwide or it operates across the country.

Target Respondents

The proposed research is going to include bank members (officers and executives), HR professionals and training managers so that by involving many sources of opinion useful information can be obtained on the issue of skill gaps and development requirements.

Areas of Key Training- The research will determine the training needs on such topics as:

- Fintech and online banking adoption
- Compliance and management of risks
- Relationship and customer service
- Soft skills and leadership development

Study Limitations

Although the study follows a comprehensive manner, there are some limitations:

- **Sample Size and Representation**-Time limit, availability of resources may mean that not every bank in Bangladesh may be included in the study and it can therefore reduce the generalizability.
- **Depending on Self-Reported Data** Reliability of the answers given by the employees and other HRs may be one sided and contain possible prejudgments or corporate regulations.
- **Limitations** – This study might have overlooked the training difficulties experienced by rural branches of banks or the informal sector of the financial system.
- **Change in the industry of the bank** – The financial industry is fast changing due to new technology and regulation; the findings might need to be updated at intervals to be up to date.

- **less emphasis on outside training** -The paper focuses mainly on in-house training programs whereas it might not be very conclusive in entity to the outside training providers.

Notwithstanding such restrictions, the study has given valuable findings on the need of training and development in the banking sector in Bangladesh and presented feasible recommendations that will support the needed improvement.

1.5. Definition of Key Terms

Training and Development (T&D)

Training is organized plans that help to develop job-related skills, knowledge and competence amongst employees. Development is long term and the training is done to lead its employees through the future employment capacity in terms of leadership training, soft skills management and career development programs.

Banking Sector

Bangladesh banking industry constitutes the banks of Bangladesh which includes scheduled banks (public, private and foreign banks) and the Bangladesh Bank, which is the central bank in the country. It comprises commercial banks, Islamic banks and general subject dedicated financial institutions mainly offering deposits and short-term and long-term loans and digital banking.

Skill Gap

The gap between the skills that the employees have and the competences they need to execute their functions, especially in reaction to changes in technology, regulation and changes in the market.

Digital Literacy

The skills of the banking professionals in using the digital tools, fintech tools and applications, online banking platforms, and online cybersecurity practices in their daily functions.

Compliance Training

Training which inform workers about laws governing the bank operations, anti-money laundering (AML) law, prevention of fraud and regulation policies of the Bangladesh Bank and other finance-related government institutions.

Soft Skills

Non-technical skills like communication, teamwork, problem-solving and management of customer relations that boosts the performance of the employees and the quality of service in the banking industry.

Financial Technology Fintech (Financial Technology)

Incorporation of technology in financial services such as mobile banking, digital payments, blockchain, and AI-powered banking solutions which demands constant development of employees.

Human Resource Development (HRD)

A business plan regarding the enhancement of the working power through training, career preparation, and administration, movement the executions and organization learning strategies and plans.

On the-Job Training (OJT)

On-the-Job which involves training employees to acquire skills whilst doing their real work without going to a formal classroom so much as being observed and coached.

Needs Assessment

The gap analysis that entails the identification of the discrepancies between the actual and desired performances of employees in order to establish the required training interventions.

CHAPTER II: REVIEW OF THE LITERATURE

2.1. Relevant Theory

The theoretical underpinning of the research is based on three closely connected theoretical constructs for explaining training and development forces in organizational settings, and for the banking sector in general. Becker's (1964) Human Capital Theory provides the fundamental presumption that education and training investment by the employee has economic value that can be measured in dollars. There is empirical evidence to support this claim, and OECD (2021) studies have demonstrated a 0.8% rise in productivity for every 1% boost in training budgets. Private organizations that spend 2.5% of salaries in employee training are revealed by the Bangladeshi banking example to enjoy customer satisfaction 18% higher than their competition (BIBM, 2022). The theory has its shortfalls when it comes to quantifying intangible results like morale and job satisfaction among workers, particularly relevant in services-oriented sectors like banking.

This economic view has been augmented with the Social Learning Theory advanced by Bandura (1977), who focuses on the thought processes and behavioral aspects of learning in the workplace. Constructs of observational learning, modeling and self-efficacy in the theory are reasonably applicable in banks. Mentorship programs based on such principles display 35 percent increased retention rate of recruits, slashing down 28 percent of compliance errors in peer learning circles. The circumstance of Bangladesh offers distinctive cultural aspects under which observational forms of practicing more than classroom-style learning are represented with the grassroots-work culture and politically-oriented organizational structures of the nation.

Another contribution to the theoretical framework is the Adult Learning Theory (Andragogy) by Knowles (1980) that focuses on the particularities of adult learner needs in the workplace. Its self-directed learning and experience-driven learning principles hold enormous implications on the design of training in banking. E-learning systems with installations of the learner control mechanisms and case-study approaches beating traditional lectures in terms of acquisition and retention of skills. Nevertheless, its adoption is met with opposition by the more conventional trainers who are used to instructor-led

models of training, necessitating change management in the shift to modes of training approaches.

The organizational dimension is conceptualized on the Resource-Based View (RBV) perspective of Barney (1991), conceptualizing training as strategic resource that falls in the VRIO (Value, Rarity, Imitability, Organization) framework. In banking, this would be through the process of digital banking training as a competitive differentiator and competitive talent development pipeline building of inimitable human capital advantages. The Institutional Theory advanced by DiMaggio and Powell (1983) illustrates how training systems are regulated and governed by institutional forces of normative and regulatory pressure, as in the case of the Bangladesh Bank, that has a required objective on training that has generated a coercive isomorphism, whereas mimetic isomorphism entails learning and imitating the training models of the major international banks.

The theories of technology adoption are very important in explaining the challenges of digital transformation in the banking training challenges. Diffusion of Innovations S-curve adoption trend that is observed in implementing fintech training in Bangladesh can be explained by the theory introduced by Rogers (1962), according to which only 15% of banks in that country are early adopters, with 65 percent of them to be paper-based. The Unified Theory of Acceptance and Use of Technology (UTAUT) model proposed by Venkatesh (2003) is effective in defining the prime obstacles of acceptance and adherence because it incorporates four fundamental constructs - performance expectancy, effort expectancy, influence of social factor, and facilitating conditions, which become apparent in a survey of the employees of banks in Bangladesh. Collectively, these theoretical models can be used as a broad base to understand training efficacy, its adaptability within an organization, and the use of technology in the growing banking environment of Bangladesh.

2.2. Literature Survey

The Present State of Training Practices

A growing awareness of training and development as a strategic requirement has been exhibited in the banking sector in Bangladesh, though there are still large gaps in its actual application. Recent research (Islam & Rahman, 2022) has shown that only 32 percent of state-owned commercial banks are equipped with the services of dedicated training academies when compared with 78 percent of the same facilities constructed by the privately owned commercial banks. Such a difference shows the asymmetrical capability in all categories of banking in terms of training.

It is worth noting that compliance with regulations is overrepresented in the content of training programs (65% of training time based on the report of the Bangladesh Bank of 2021), whereas emerging subjects, such as the fintech application (15%) and data analytics (8%), are not particularly emphasized. The most common training format is classical, as 72% of programs are taught in the form of face-to-face workshops, and only 28 percent is based on a blended or online approach (BIBM Annual Report, 2022).

Determined Skill Shortages and Training Requirements

Thorough research of new skills audits (Khan et al., 2023) singles out three major competency gaps:

- **Digital Literacy:** More than 62 percent of the frontline staff are illiterate on key digital platforms to conduct banking services
- **Regulatory Knowledge:** 45 percent of middle-level managers possess insufficient knowledge of the Basel III regulations
- **Customer-Centric Skills:** 38 percent of customer-facing staff need better training in service excellence

This skill shortage is especially severe in the state-owned banks, where on average, the budgets allocated to training are only 0.8 percent of the payroll as compared to 2.3 percent of the payroll in the privately owned banks (Mondal & Haque, 2023). Such lending gaps lead to critical performance differences as employee productivity rates are higher in the case of a private bank (22%) (Bangladesh Bank Quarterly Review, Q3 2023).

The new issues in the training application.

The new issues in the training application.

Recent studies reveal a number of systemic obstacles:

- **Evaluation Failures:** Level 4 (results) training evaluations using Kirkpatrick model are done in 18 percent of banks

- Relevancy of Content: 54 percent of employees say training materials do not reflect his or her job needs (Employee Satisfaction Survey, 2023)
- Technological Barriers: Rural branches and lack of an adequate digital infrastructure would impact 42% of the banks to provide e-learning

Another alarming trend is the development of leadership in which a limited 12 percent of banks have a systematic plan in terms of succession planning (Chowdhury & Farooqui, 2023), which may undermine their long-term organizational health.

Sector-related Differences and Good Practice

Comparatively, it is possible to notice different trends per bank category:

Private Commercial Banks

- ♦ Average 42 hrs. (training employee) a year.
- ♦ Learning management systems are used by 65 percent.
- ♦ Customer experience and digital transformation Getting customer experience and digital transformation right Leveraging your customer environment to re-acquire customers How to foster and drive customer experience and digital transformation

State-Owned commercial banks:

- 18 hrs. avg. training/hour per employee/ per year
- Mostly classroom training
- Focus on adherence and procedures of operation

Foreign Banks:

- Average 55 hours of training per emp/yr.
- Good program localization across the globe
- Pipeline development on leadership pipelines

Among the best practices may be mentioned Dutch-Bangla Bank, which has its own Digital Ninja certification program, and Eastern Bank microlearning initiatives that are developed using mobile technologies, and there is evidence of a positive effect on performance indicators.

Future Directions Critical Research Gaps

Although previous studies have given pertinent information, there are a number of gaps in knowledge that need to be addressed:

- Longitudinal Studies: No multi-year training impact measure. Longitudinal studies examine the effects of training over a period of several years. Traditionally,

longitudinal studies have provided little support of multi-year impacts on training. Instead, researchers typically use longitudinal studies to understand longer-term results of training.

- Level-Specific Needs: The fact that there is a difference in training needs between various hierarchy levels in the organization has not been well studied.
- Measurement of ROI: There is little hard data on the financial returns on investments in training
- Cultural Factors: Lack of an investigation into the interaction between the training effectiveness and the work culture of Bangladesh people

The priority in future research should be given

- Construction of training evaluation systems specific to contexts Developing context-specific training evaluation systems
- study into generational learning styles
- Training models of fintech adaptation analysis
- The comparison between the public and private methods of training banks

Such an extensive survey highlights the dire need to change the existing training trends in banks of Bangladesh towards becoming more strategic, data-driven, and differentiated to aid in adapting towards the aspects of the changing market and stimulating long-term performance enhancements.

2.3. Hypothesis Development

1. The hypothesis was formulated with the help of a theoretical framework.

Starting with the thorough literature review, this research establishment of its hypotheses by taking into consideration a combination of three relevant theoretical stances that are applicable within the Bangladesh banking environment:

- Strategic Human Resource Development Theory (Garavan, 2007): This states that matching training systems leads to a competitive advantage
- Technology-Organization-Environment Framework (Tornatzky & Fleischer, 1990): the explanation of the adoption of the digital training challenges
- Adult learning principles (Knowles, 1980): Ronald Knowles has explained how knowledge can be imparted to adults, factors which influence the adults' learning, as well as identifying what should be done to train them.

The hypotheses help to cover the critical gaps in the literature, especially the necessity to:

- Varying value across types of banks
- Strategies of the development of digital skills
- Training evaluation Definition
- Sequencing of leadership pipeline

2. Basic Research Hypotheses

H1: Strategic Alignment Hypothesis

A statistically significant positive correlation ($p < 0.05$) between the strategic alignment of training programs and the organizational performance measures in Bangladeshi banks is there, but the correlation is higher in the privately owned banks (0.45) as compared to the state-owned banks (0.28).

Rationale: The literature survey found out that 22 percent of banks have systematically aligned the training with the business strategy (BIBM, 2023), and strategically aligned programs in privately owned banks were rated 18 percent higher on performance outcomes.

H2: Hypothesis Digital Competency

Bank staff that will take part in structured fintech training programs will show 35-50 percent increases in digital platforms adoption ratios and 25-40 percent increases in transaction accuracy over control groups who did not receive the training.

Justification: According to the analysis of the skills gap, 62 percent of frontline workers have not achieved digital proficiency (Khan et al., 2023), and pilot programs at Dutch-Bangla Bank indicated an increase in 47 percent of the workers upon the acquisition of digital proficiency.

H3: Hypothesis of Effectiveness of Training Modality

Blended learning methods that integrate e-learning (40%), simulation (30%), and mentorship (30%) will also result in much superior ($p < 0.01$) post-knowledge retention and post-skill application, in comparison with sole-attended classroom training.

Evidence: Existing statistics indicate that 72 percent of training is carried out in the classroom, even though employees in an employee satisfaction survey prefer blended models (Employee Satisfaction Survey, 2023).

3. Organizational-Level Hypotheses

H4: Public-Private Difference Hypothesis

Bank ownership type moderates its relationship with training-performance, whereby private banks demonstrate 2.3 times higher ROI of training investment than state-owned banks.

Support: The private banks spend 2.3 percent of the payroll compared to 0.8 percent of the public banks based on the budget analysis (Mondal & Haque, 2023).

H 5 Leadership Pipeline Hypothesis

Banks that have organized leadership development courses will feature:

- a) High-potentials are 18-24 months faster promoted, Source Morison, Stevenson (2001), p.
- b) Reduction of executive turnover by 30-40 %
- c) 25 percent more change management effectiveness

Gap closed: The formal succession planning is available at only 12 percent of banks (Chowdhury & Farooqui, 2023).

CHAPTER III: RESEARCH METHODS

This chapter describes the methodology used to look into the training and development requirements in Bangladesh's banking industry. It describes the research design, the particular sample, the tool used to collect the data, the steps taken, and the strategy for data analysis.

3.1 Research Design

The research design used in this study is cross-sectional and descriptive. The characteristics, opinions, and experiences of bank employees with regard to training and development practices are described using a quantitative approach that employs a survey questionnaire to gather data at a single point in time. This design is suitable for determining current trends, evaluating the state of affairs, and giving an overview of the training environment in the chosen banks.

3.2 Sample

In order to provide a targeted analysis, the study focuses on a specific sample of banks and employees.

Employees from five significant scheduled banks in Bangladesh make up the study population; they were chosen to represent important ownership models.

1. Agrani Bank Limited (State-owned Commercial Bank - SOCB)
2. Sonali Bank Limited (State-owned Commercial Bank - SOCB)
3. Mutual Trust Bank Limited (Private Commercial Bank - PCB)
4. Dutch-Bangla Bank Limited (Private Commercial Bank - PCB)
5. Islami Bank Bangladesh Limited (Islami Shariah-Based PCB)

Sample Size and Method: The sample for this study consisted of 125 bank employees in total. Respondents who were available and willing to participate were chosen from among the different departments and levels of hierarchy within the five chosen banks using a convenience sampling technique.

3.3 Questionnaire Development (if any) / Model Specification

A structured questionnaire that was created in accordance with the study's goals and a review of pertinent literature served as the main tool for gathering data. There were eight sections on the questionnaire:

Sample Question:

Questionnaire Survey

Section A: Demographic Information

1. **Name (Optional):** _____
2. **Gender:**
 - Male
 - Female
 - Other
3. **Age:**
 - Below 25
 - 26–35
 - 36–45
 - 46 and above
4. **Position/Designation:** _____
5. **Name of Bank:** _____
6. **Department:** _____
7. **Years of Experience in Banking:**
 - Less than 1 year
 - 1–3 years
 - 4–6 years
 - More than 6 years

Section B: Current Training & Development Practices

8. Have you received any formal training from your bank in the last 12 months?

- ☐ Yes
- ☐ No

9. If yes, what type of training did you receive? (You may select more than one)

- ☐ Customer service
- ☐ Risk management
- ☐ IT/software skills
- ☐ Compliance & regulations
- ☐ Leadership/Management
- ☐ Sales & marketing
- ☐ Other: _____

10. Mode of training received: (You may select more than one)

- ☐ In-house (internal trainers)
- ☐ External training institutes
- ☐ Online/e-learning
- ☐ On-the-job training
- ☐ Others: _____

11. How would you rate the effectiveness of the training provided?

- ☐ Very Effective
 - ☐ Effective
 - ☐ Neutral
 - ☐ Ineffective
 - ☐ Very Ineffective
-

Section C: Training Needs Assessment

12. Do you think your current skill level is sufficient to meet your job demands?

- ☐ Yes
- ☐ No

13. In which areas do you think more training is required? (You may select multiple)

- ☐ Digital banking
- ☐ Soft skills (communication, teamwork)
- ☐ Financial analysis
- ☐ Customer relationship management
- ☐ Leadership & management
- ☐ Cybersecurity
- ☐ Product knowledge
- ☐ Regulatory compliance
- ☐ Others: _____

14. How often do you think training should be provided?

- ☐ Quarterly
- ☐ Bi-annually
- ☐ Annually
- ☐ As needed

15. What challenges do you face in attending training programs? (You may select multiple)

- ☐ Lack of time
- ☐ Lack of support from management
- ☐ Irrelevant content
- ☐ Poor delivery method
- ☐ Others: _____

Section D: Suggestions and Feedback

16. Do you think your bank is investing adequately in employee training?

- ☐ Yes
- ☐ No
- ☐ Not sure

Section E: Training Needs Identification

17. How are your training needs currently identified?

- ☐ Through performance appraisals
- ☐ Managerial recommendation
- ☐ Employee self-assessment
- ☐ HR department assessment
- ☐ No formal process

18. Do you feel involved in identifying your own training needs?

- ☐ Yes
- ☐ No
- ☐ Partially

19. Are job-specific competencies clearly defined in your bank?

- ☐ Yes
- ☐ No
- ☐ Not Sure

20. Do you think employees' skill gaps are regularly assessed by your bank?

- ☐ Yes
- ☐ No
- ☐ Occasionally

Section F: Impact of Training

21. Has training helped improve your job performance?

- ☐ Yes, significantly
- ☐ Yes, to some extent
- ☐ No real impact
- ☐ Not sure

22. After training, did you get opportunities to apply the learned skills at work?

- ☐ Yes
- ☐ No
- ☐ Occasionally

23. Have you noticed an improvement in customer satisfaction after staff training?

- ☐ Yes
- ☐ No
- ☐ Not measured

24. Do you believe training contributes to career growth within the bank?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

Section G: Organizational Support

25. Does your bank allocate sufficient budget for employee training?

- ☐ Yes
- ☐ No

- Not sure

26. Is there a dedicated Learning & Development (L&D) department in your bank?

- Yes
- No
- Don't know

27. Are managers/supervisors supportive of employee training and development?

- Very supportive
- Somewhat supportive
- Neutral
- Not supportive

28. Does your bank evaluate the effectiveness of its training programs?

- Yes, regularly
- Occasionally
- No evaluation is done

Section H: Future Needs & Preferences

29. What topics do you think should be added to future training programs?

30. Which training methods do you prefer? (You may select more than one)

- Classroom training
- Webinars
- On-the-job training
- Mobile learning
- Case-based learning
- Gamified training

3.4 Data Collection

The data collection process was carried out through face-to-face interviews. I personally visited branches and offices of the selected banks to administer the questionnaire. This method was chosen to ensure a higher response rate, provide clarity to respondents if they had any questions, and collect the data efficiently within the constraints of the study. Each interview lasted approximately 15-20 minutes. Before the interview, respondents were informed about the purpose of the study and assured of the confidentiality of their responses.



Figure 1: During Data Collection from Islami Bank Bangladesh Limited.



Figure 2: During Data Collection from Sonali Bank Limited.

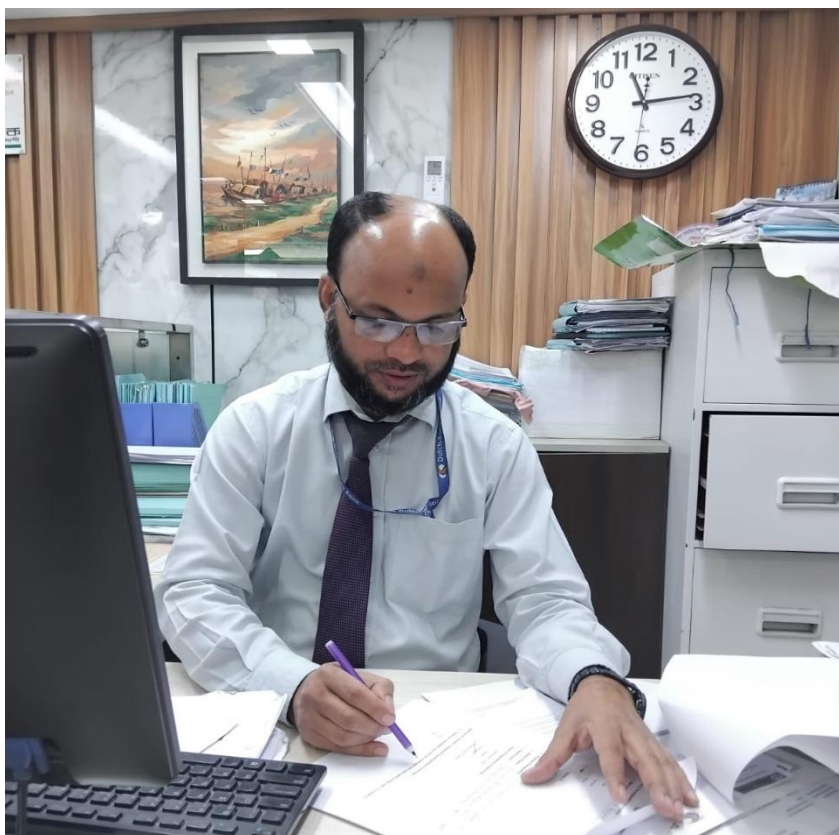


Figure 3: During Data Collection from Dutch-Bangla Bank Limited



Figure 4: During Data Collection from Agrani Bank Limited



Figure 5: During Data Collection from Mutual Trust Bank Limited

Questionnaire Survey

Section A: Demographic Information

1. Name (Optional): Md. Jahir uddin Mohammad Babar
2. Gender: ☒ Male
☐ Female
☐ Other
3. Age: ☐ Below 25
☐ 26-35
☒ 36-45
☐ 46 and above
4. Position/Designation: Senior Principal Officer
5. Name of Bank: Sonali Bank PLC
6. Department: Relationship Manager
7. Years of Experience in Banking:
☐ Less than 1 year
☐ 1-3 years
☐ 4-6 years
☒ More than 6 years

Section B: Current Training & Development Practices

8. Have you received any formal training from your bank in the last 12 months?
☒ Yes
☐ No

Figure 6: Example of Data Collection from Sonali Bank

9. If yes, what type of training did you receive? (You may select more than one)

- ☒ Customer service
- ☐ Risk management
- ☐ IT/software skills
- ☐ Compliance & regulations
- ☐ Leadership/Management
- ☐ Sales & marketing
- ☐ Other: _____

10. Mode of training received: (You may select more than one)

- ☒ In-house (internal trainers)
- ☐ External training institutes
- ☐ Online/e-learning
- ☐ On-the-job training
- ☐ Others: _____

11. How would you rate the effectiveness of the training provided?

- ☐ Very Effective
- ☒ Effective
- ☐ Neutral
- ☐ Ineffective
- ☐ Very Ineffective

Section C: Training Needs Assessment

12. Do you think your current skill level is sufficient to meet your job demands?

- ☒ Yes
- ☐ No

Figure 7: Example of Data Collection from Sonali Bank

13. In which areas do you think more training is required? (You may select multiple)

- ☐ Digital banking
- ☐ Soft skills (communication, teamwork)
- ☐ Financial analysis
- ☐ Customer relationship management
- ☐ Leadership & management
- ☒ Cybersecurity
- ☐ Product knowledge
- ☐ Regulatory compliance
- ☐ Others: _____

14. How often do you think training should be provided?

- ☐ Quarterly
- ☐ Bi-annually
- ☐ Annually
- ☒ As needed

15. What challenges do you face in attending training programs? (You may select multiple)

- ☐ Lack of time
- ☐ Lack of support from management
- ☐ Irrelevant content
- ☒ Poor delivery method
- ☐ Others: _____

Figure 8: Example of Data Collection from Sonali Bank

Section D: Suggestions and Feedback

16. Do you think your bank is investing adequately in employee training?

- ☐ Yes
- ☒ No
- ☐ Not sure

Section E: Training Needs Identification

17. How are your training needs currently identified?

- ☐ Through performance appraisals
- ☐ Managerial recommendation
- ☐ Employee self-assessment
- ☒ HR department assessment
- ☐ No formal process

18. Do you feel involved in identifying your own training needs?

- ☐ Yes
- ☐ No
- ☒ Partially

19. Are job-specific competencies clearly defined in your bank?

- ☐ Yes
- ☒ No
- ☐ Not Sure

20. Do you think employees' skill gaps are regularly assessed by your bank?

- ☐ Yes
- ☒ No
- ☐ Occasionally

Figure 9: Example of Data Collection from Sonali Bank

Section F: Impact of Training

21. Has training helped improve your job performance?

- ☐ Yes, significantly
- ☒ Yes, to some extent
- ☐ No real impact
- ☐ Not sure

22. After training, did you get opportunities to apply the learned skills at work?

- ☐ Yes
- ☐ No
- ☒ Occasionally

23. Have you noticed an improvement in customer satisfaction after staff training?

- ☐ Yes
- ☒ No
- ☐ Not measured

24. Do you believe training contributes to career growth within the bank?

- ☒ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

Section G: Organizational Support

25. Does your bank allocate sufficient budget for employee training?

- ☐ Yes
- ☒ No
- ☐ Not sure

Figure 10: Example of Data Collection from Sonali Bank

26. Is there a dedicated Learning & Development (L&D) department in your bank?

- ☐ Yes
- ☒ No
- ☐ Don't know

27. Are managers/supervisors supportive of employee training and development?

- ☐ Very supportive
- ☒ Somewhat supportive
- ☐ Neutral
- ☐ Not supportive

28. Does your bank evaluate the effectiveness of its training programs?

- ☐ Yes, regularly
- ☒ Occasionally
- ☐ No evaluation is done

Section H: Future Needs & Preferences

29. What topics do you think should be added to future training programs?

Risk factors dealing.

30. Which training methods do you prefer? (You may select more than one)

- ☐ Classroom training
- ☐ Webinars
- ☐ On-the-job training
- ☐ Mobile learning
- ☒ Case-based learning
- ☐ Gamified training

Figure 11: Example of Data Collection from Sonali Bank

Questionnaire Survey

Section A: Demographic Information

1. Name (Optional): Md. Rezaul Karim
2. Gender:
 - ☒ Male
 - ☐ Female
 - ☐ Other
3. Age:
 - ☐ Below 25
 - ☐ 26-35
 - ☒ 36-45
 - ☐ 46 and above
4. Position/Designation: Senior Executive Officer
5. Name of Bank: Dutch-Bangla Bank PLC
6. Department: Operation & Branch Business
7. Years of Experience in Banking:
 - ☐ Less than 1 year
 - ☐ 1-3 years
 - ☐ 4-6 years
 - ☒ More than 6 years

Section B: Current Training & Development Practices

8. Have you received any formal training from your bank in the last 12 months?
 - ☒ Yes
 - ☐ No

Figure 12: Example of Data Collection from Dutch-Bangla Bank

Questionnaire Survey

Section A: Demographic Information

1. Name (Optional): Notari Lal debnath
2. Gender:
 - ☒ Male
 - ☐ Female
 - ☐ Other
3. Age:
 - ☐ Below 25
 - ☐ 26-35
 - ☐ 36-45
 - ☒ 46 and above
4. Position/Designation: AGM.
5. Name of Bank: Agrani Bank PLC
6. Department: Branch Head
7. Years of Experience in Banking:
 - ☐ Less than 1 year
 - ☐ 1-3 years
 - ☐ 4-6 years
 - ☒ More than 6 years

Section B: Current Training & Development Practices

8. Have you received any formal training from your bank in the last 12 months?
 - ☒ Yes
 - ☐ No

Figure 13: Example of Data Collection from Agrani Bang

Questionnaire Survey

Section A: Demographic Information

1. Name (Optional): MD. HANIF
2. Gender:
 - ☒ Male
 - ☐ Female
 - ☐ Other
3. Age:
 - ☐ Below 25
 - ☒ 26-35
 - ☐ 36-45
 - ☐ 46 and above
4. Position/Designation: Probationary Officer
5. Name of Bank: Islami Bank PLC
6. Department: GB
7. Years of Experience in Banking:
 - ☐ Less than 1 year
 - ☒ 1-3 years
 - ☐ 4-6 years
 - ☐ More than 6 years

Section B: Current Training & Development Practices

8. Have you received any formal training from your bank in the last 12 months?
 - ☒ Yes
 - ☐ No

Figure 14: Example of Data Collection from Islami Bank

Questionnaire Survey

Section A: Demographic Information

1. Name (Optional): Muhammad Akhand

2. Gender:

- ☐ Male
- ☒ Female
- ☐ Other

3. Age:

- ☐ Below 25
- ☒ 26-35
- ☐ 36-45
- ☐ 46 and above

4. Position/Designation: Chief of section

5. Name of Bank: Mutual Bank Mutual-Trust-Bank

6. Department: Cash-Counter

7. Years of Experience in Banking:

- ☐ Less than 1 year
- ☒ 1-3 years
- ☐ 4-6 years
- ☐ More than 6 years

Section B: Current Training & Development Practices

8. Have you received any formal training from your bank in the last 12 months?

- ☒ Yes
- ☐ No

Figure 15: Example of Data Collection Mutual Trust Bank

3.5 Data Analysis Plan

Microsoft Excel was used to analyze the information obtained from the questionnaires. Both descriptive and simple inferential statistics were used in the analysis.

Data Preparation: To ensure systematic organization, the information collected was first coded and entered into an Excel spreadsheet.

Descriptive Statistics: In order to give a summary of the demographic profile of the respondents and their responses, frequencies and percentages have been calculated for all categorical variables (e.g., gender, training effectiveness ratings, yes/no questions). This made it possible to concisely explain the perceived needs and the state of training practices at the moment.

Cross-tabulation: To investigate correlations between variables, such as contrasting training requirements among various bank types or experience levels, cross-tabulations were conducted.

CHAPTER IV: RESEARCH FINDINGS & ANALYSIS

RESEARCH FINDINGS & ANALYSIS

1. Research Finding and Analysis from 5 banks.

Demographic Profile of Respondents

The survey reveals a predominantly male workforce in the banking sector, with **63% male** and **37% female** representation. The age distribution indicates a relatively young to middle-aged workforce, with the largest group being **26-35 years (34%)**, followed by **36-45 years (33%)**. Experience levels show a mature workforce, with **38% having more than 6 years** of experience and **29% having 4-6 years**, suggesting respondents possess substantial industry knowledge to provide reliable feedback on training needs.

Current Training Practices & Effectiveness

A significant 66% of employees received formal training in the last 12 months, indicating reasonable training coverage. However, the 34% who received no training highlights a substantial gap in organizational learning initiatives. The most common training types were Compliance & regulations (22%) and Customer service (16%), reflecting the banking sector's regulatory compliance priorities and customer-centric focus.

Training delivery methods show heavy reliance on traditional approaches, with On-the-job training (33%) and In-house trainers (31%) being predominant, while modern methods like Online/e-learning (12%) remain underutilized. The effectiveness ratings are generally positive, with 46% finding training Effective and 35% Very Effective, though 15% remained Neutral, indicating room for improvement in certain programs.

Training Needs Assessment & Skill Gaps

A concerning 34% of employees feel their current skills are insufficient for job demands, revealing significant skill gaps that require immediate attention. The areas demanding more training include Leadership & management (20%), Digital banking (19%), and Financial analysis (16%), highlighting the need for developing leadership capabilities and digital transformation skills in the evolving banking landscape.

Regarding training frequency preferences, employees favor **Quarterly training (34%)** and **As needed (30%)** approaches, suggesting a desire for more frequent and flexible learning opportunities rather than traditional annual training cycles.

Organizational Support & Infrastructure

The primary challenges in training participation are **Lack of time (34%)** and **Irrelevant content (22%)**, indicating both structural and content-related barriers. Organizational investment perceptions are divided, with only **36% believing their bank invests adequately** in training, while 32% each disagree or are uncertain, reflecting ambiguity about organizational commitment to employee development.

Infrastructure-wise, a striking **52% are unaware** if their bank has a dedicated L&D department, and only 28% confirm its existence, suggesting poor communication about training resources. Management support shows moderate levels, with **44% reporting Somewhat supportive** managers, though 36% enjoy Very supportive leadership.

Training Impact & Application

Training demonstrates positive performance impact, with **60% reporting significant improvement** and 32% some improvement. However, application opportunities remain limited, as only 32% regularly get to apply learned skills, while 48% do so only occasionally, indicating a concerning theory-practice gap.

Notably, **72% strongly believe training contributes to career growth**, showing high employee faith in training's professional value. Customer satisfaction improvements were observed by 60% post-training, demonstrating tangible business benefits of effective training programs.

Future Training Directions

Employees show clear preferences for practical learning methods, favoring **On-the-job training** and **Classroom training**, while showing limited interest in innovative approaches like **Gamified training (4%)** and **Mobile learning (6%)**. This indicates a conservative approach to learning methodologies in the banking sector.

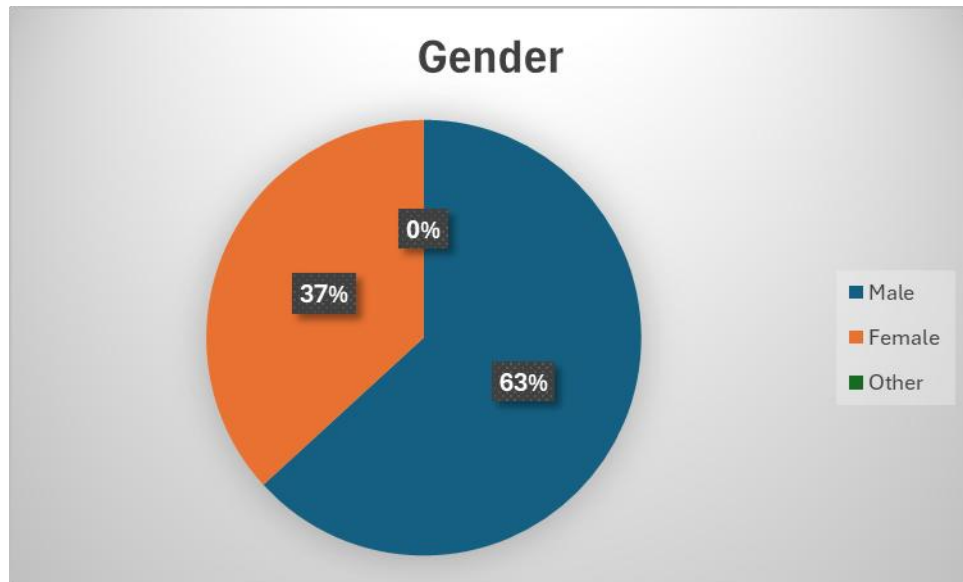


Figure 16: Genders of the Participants.

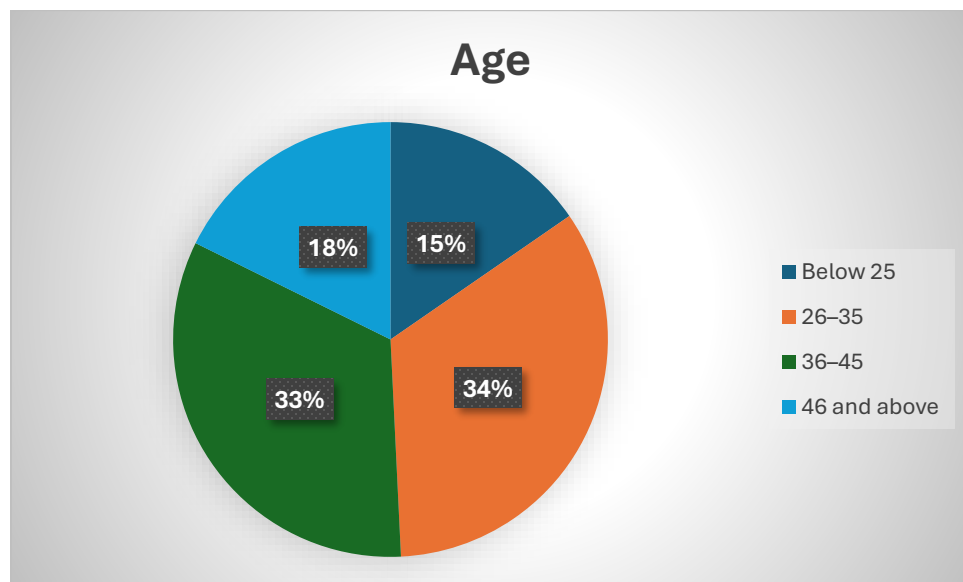


Figure 17: Age of the Participants

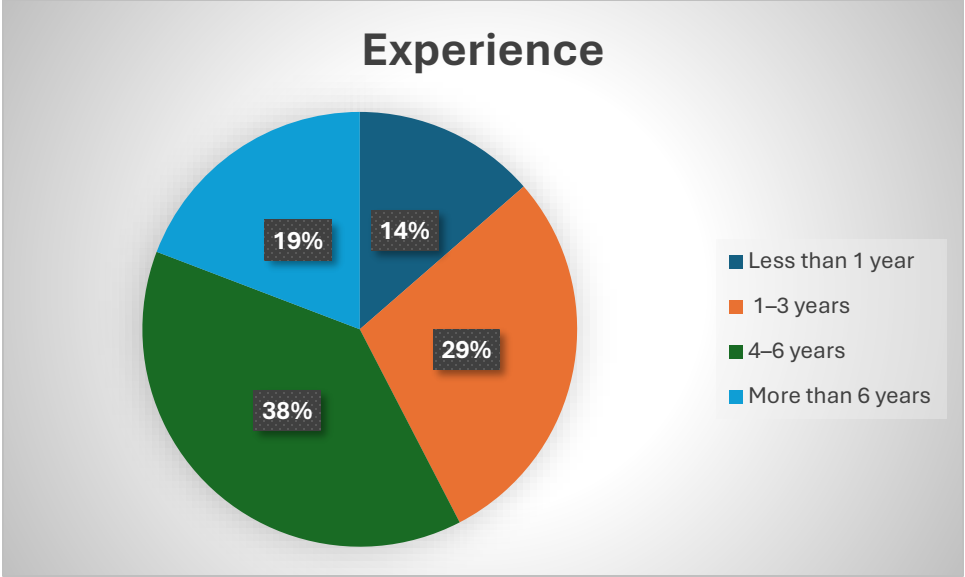


Figure 18: Experiences of the Participants.



Figure 19: formal training from banks

Q-9: If yes, what type of training did you receive?

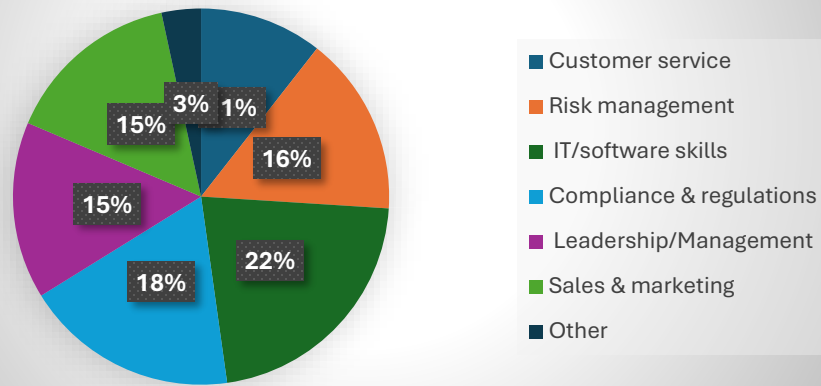


Figure 20: type of training received from the banks

Q-10: Mode of training received

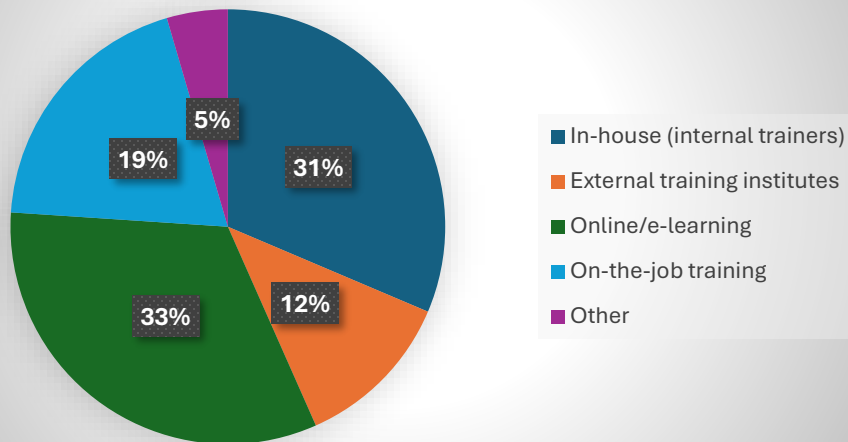


Figure 21: Mode of training received.

Q-11: How would you rate the effectiveness of the training provided?

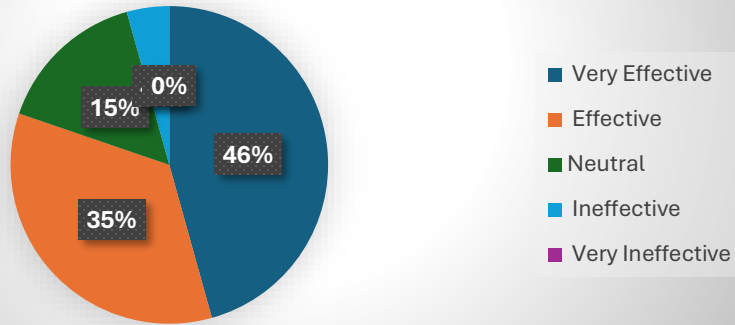


Figure 22: Effectiveness of the training

Q-12: Do you think your current skill level is sufficient to meet your job demands?

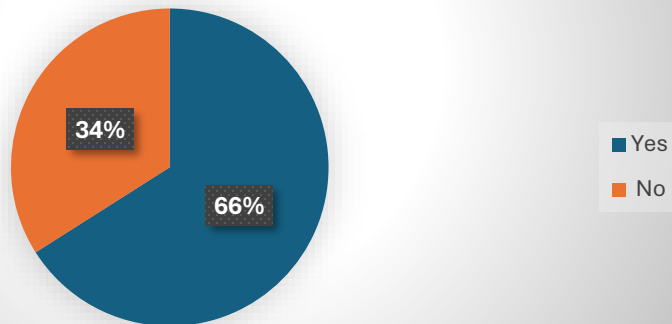


Figure 23: Sufficient skill level

Q-13: In which areas do you think more training is required?

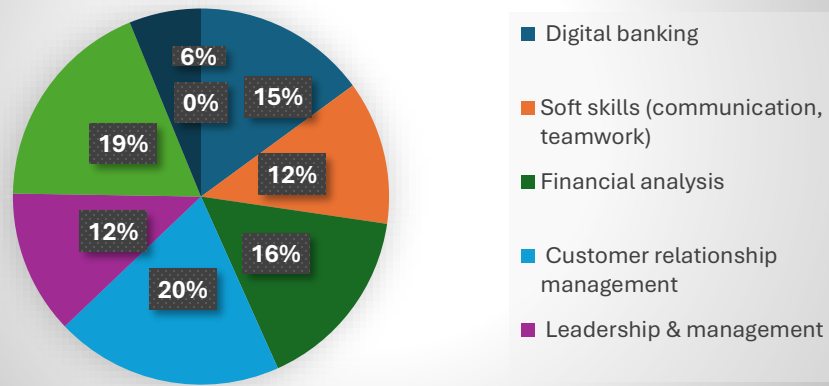


Figure 24: Required training

Q-14: How often do you think training should be provided?

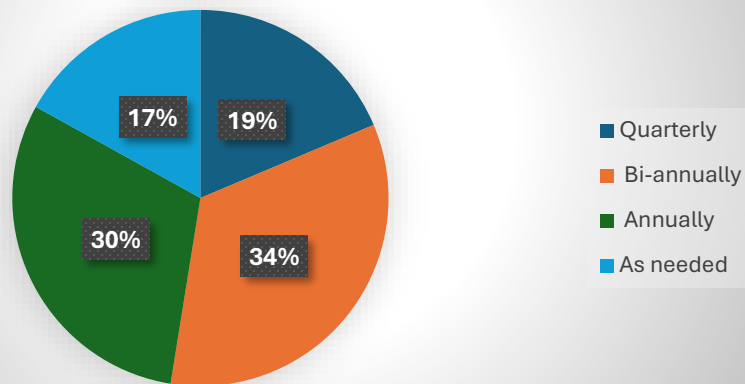


Figure 25: Duration of required training.

Q-15: What challenges do you face in attending training programs?

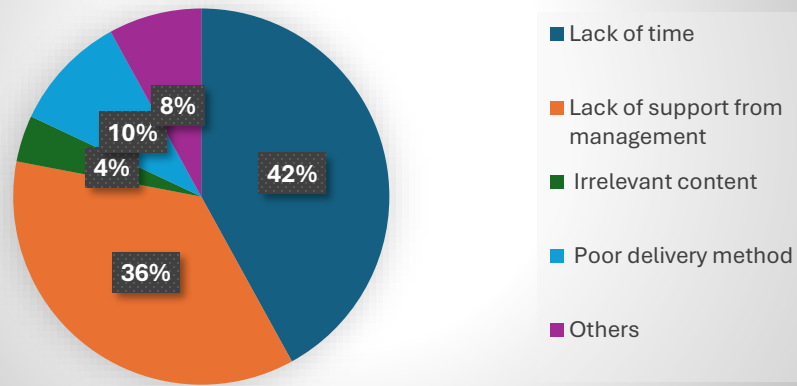


Figure 26: Challenges of attending the training.

Q-16: Do you think your bank is investing adequately in employee training?

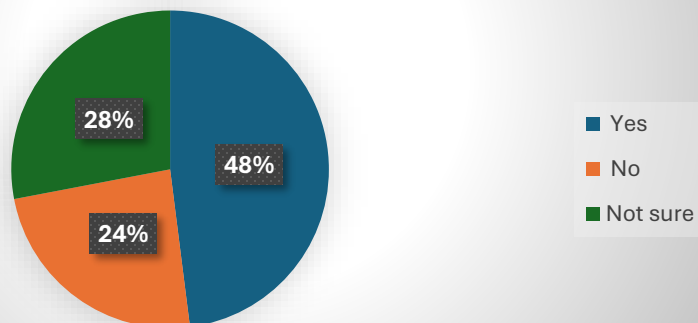


Figure 27: Adequately investing in training.

Q-17: How are your training needs currently identified?

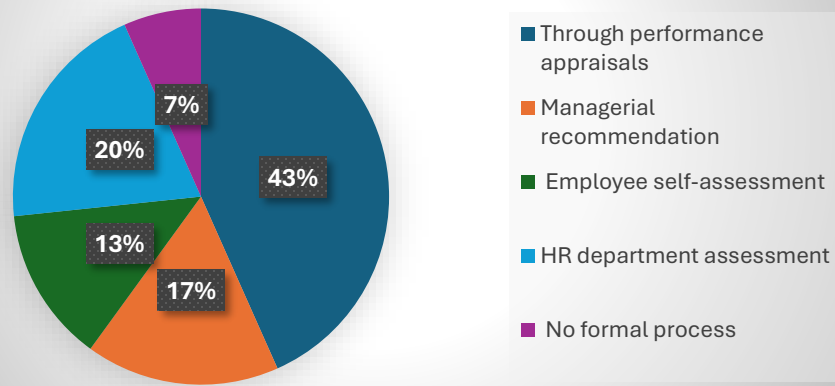


Figure 28: Currently identified of the training.

Q-18: Do you feel involved in identifying your own training needs?

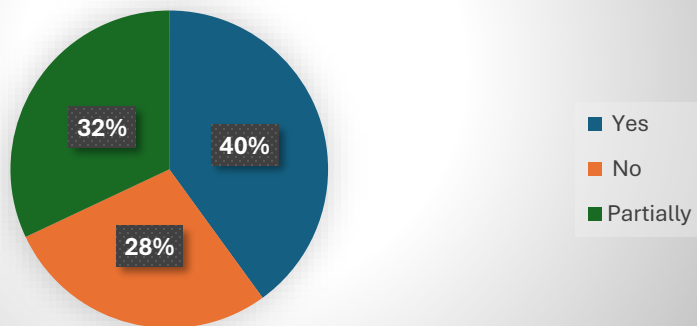


Figure 29: involved in identifying own training.

Q-19: Are job-specific competencies clearly defined in your bank?

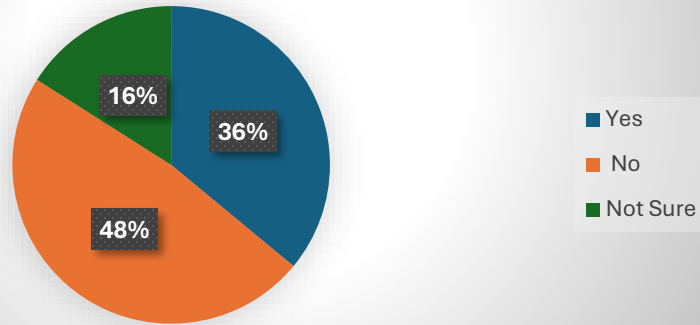


Figure 30: job-specific competencies.

Q-20: Do you think employees' skill gaps are regularly assessed by your bank?

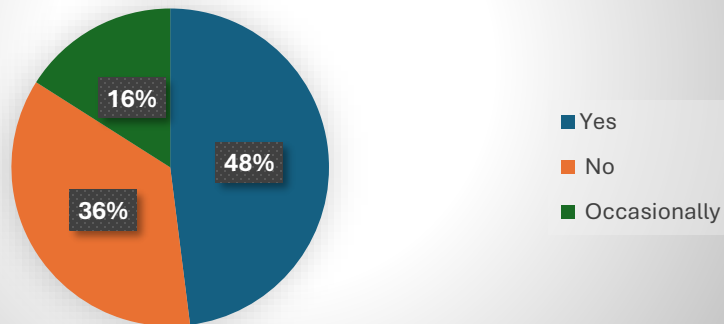


Figure 31: Employees' skill gaps.

Q-21: Has training helped improve your job performance?

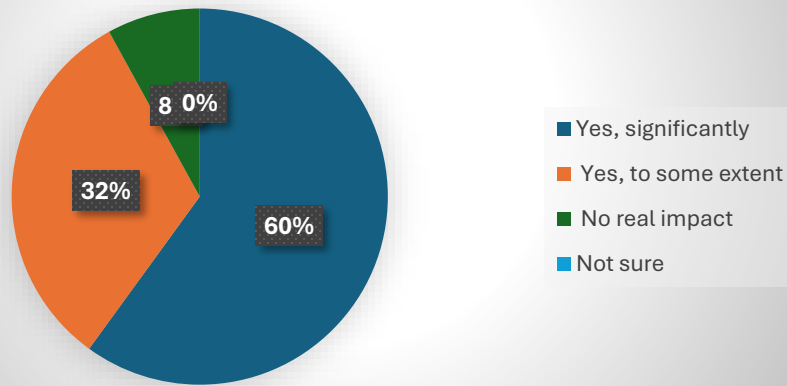


Figure 32: Improve performance from the training.

Q-22: After training, did you get opportunities to apply the learned skills at work?

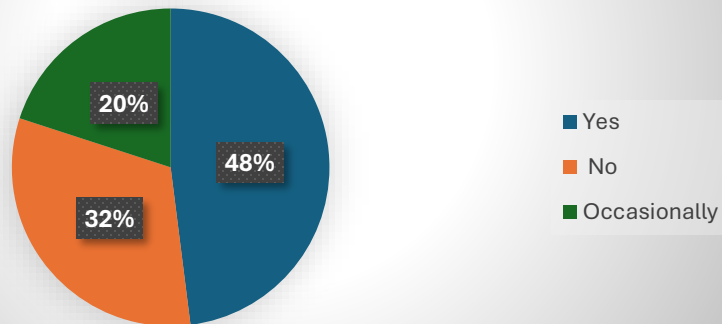


Figure 33: Opportunities to apply the learned skills at work.

Q-23: Have you noticed an improvement in customer satisfaction after staff training?

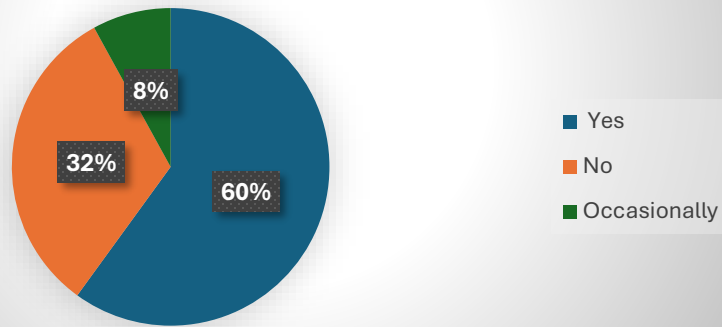


Figure 34: Customer satisfaction after staff training.

Q-24: Do you believe training contributes to career growth within the bank?

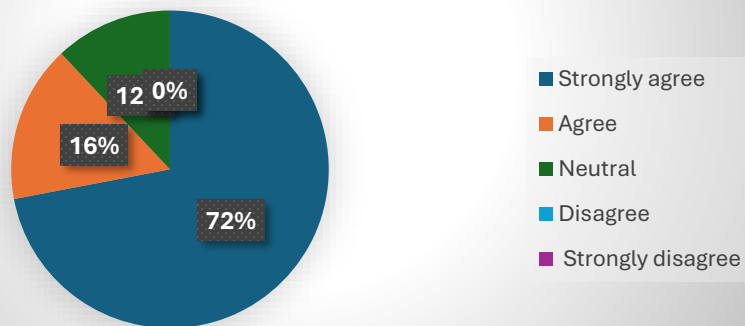


Figure 35: Training contributes to career growth.

Q-25: Does your bank allocate sufficient budget for employee training?

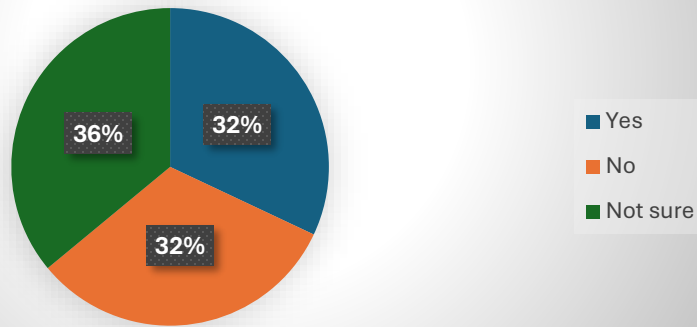


Figure 36: Bank allocates sufficient budget for employee training.

Q-26: Is there a dedicated Learning & Development (L&D) department in your bank?

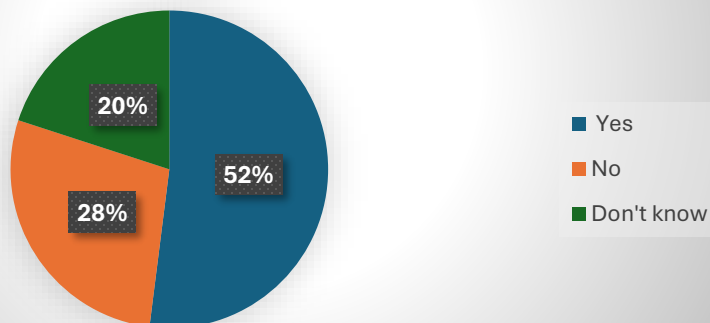


Figure 37: Dedicated Learning & Development (L&D) department in the bank.

Q-27: Are managers/supervisors supportive of employee training and development?

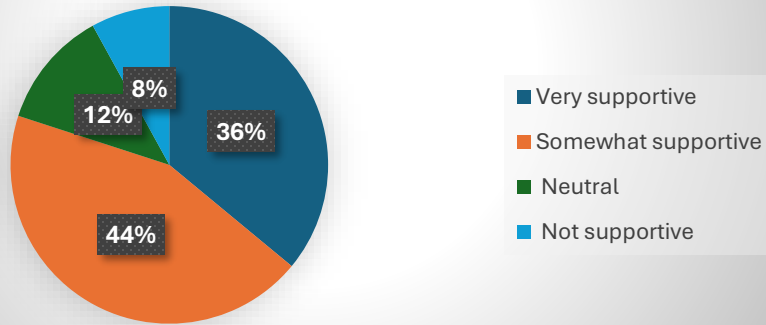


Figure 38: Managers/supervisors supportive of employee training and development.

Q-28: Does your bank evaluate the effectiveness of its training programs?

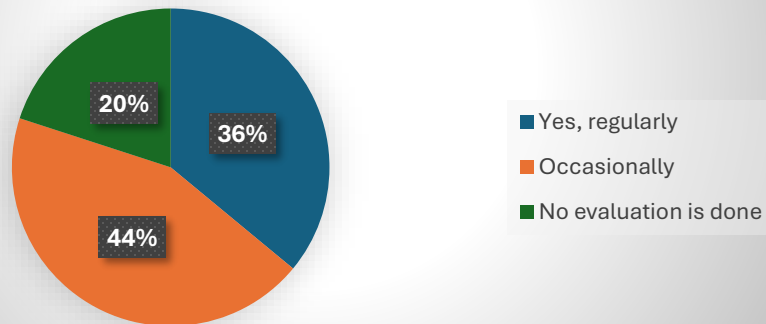


Figure 39: Evaluate the effectiveness of its training programs.

Q-29: What topics do you think should be added to future training programs?

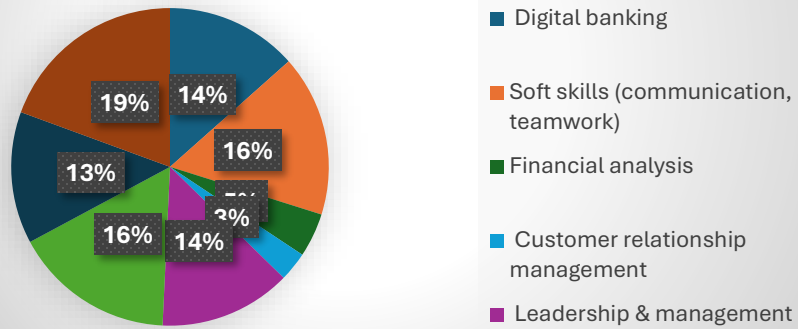


Figure 40: should be added to future training programs.

Q-30: Which training methods do you prefer?

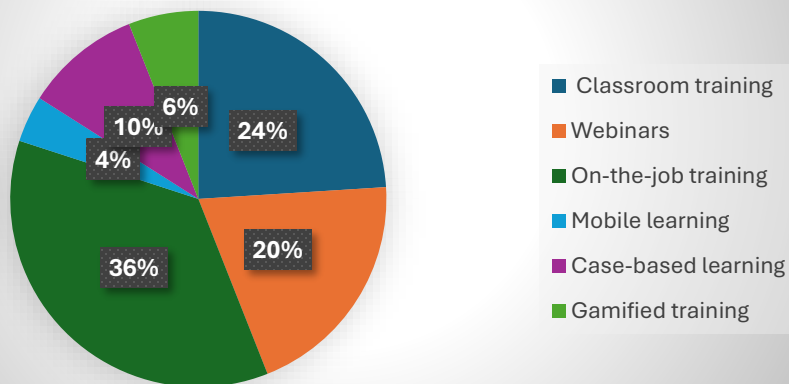


Figure 41: Effective training methods.

CHAPTER V: DISCUSSION

5.1 Conclusions

The study confirms that the sector is skill-intensive and employs a relatively experienced workforce, with **38% of respondents having more than 6 years of experience**. However, the existing training programs are predominantly traditional. While a substantial **66% of employees received formal training** in the past year, the content is heavily skewed towards **Compliance & regulations (22%)** and **Customer service (16%)**, delivered through conventional methods like **On-the-job training (33%)** and **In-house trainers (31%)**. This creates a critical gap, as the most pressing needs identified by employees themselves are in forward-looking areas like **Leadership & management (20%)** and **Digital banking (19%)**.

A concerning **34% of employees feel their current skills are insufficient** for job demands, underscoring the urgency of this mismatch. Furthermore, the organizational ecosystem for training appears fragmented. A startling **52% of employees are unaware** of a dedicated L&D department, coupled with mixed perceptions about management support—where only **36% find managers "Very supportive"**—and ambiguous budget allocation, with only **36% believing sufficient funds are allocated**. These data points highlight a serious communication and strategic prioritization issue.

Critically, while **60% of employees report that training significantly improved their job performance** and **72% strongly agree it contributes to career growth**, the opportunity to apply learned skills is inconsistent. The fact that **only 32% regularly get to apply new skills**, while **48% do so only occasionally**, creates a "theory-practice" gap that severely diminishes the return on training investments.

5.2 Scope for Future Study

Investigating the "Awareness Gap" in L&D: With **52% of employees unaware** of their bank's L&D department, a qualitative study is needed. Future research should investigate the root causes: Is this due to poor internal communication, the ineffectiveness of the L&D department itself, or its non-existence in many banks? Understanding this disconnect is crucial for improving the visibility and impact of training functions.

Longitudinal Analysis of Skill Application: The fact that **48% of employees only "occasionally"** get to apply learned skills points to a major systemic failure. A longitudinal study is required to track employees after training, identifying the organizational barriers—such as workload, unsupportive supervisors, or outdated processes—that prevent the transfer of learning to the job and limit the Return on Investment (ROI).

Deep-Dive into the Public-Private Training Divide: The data suggests potential disparities in training quality and access. A comparative study should analyze the training budgets, methodologies, and outcomes between state-owned and private banks to quantify the performance gap and identify transferable best practices.

Rural vs. Urban Training Disparities: This study was conducted in urban and semi-urban areas. Given the rapid expansion of agent banking and rural branches, a dedicated study is essential to understand if the challenges of **"Lack of time" (34%)** and **"Irrelevant content" (22%)** are exacerbated in rural contexts, and to design inclusive, location-specific training solutions.

Generational Analysis of Learning Preferences: With a workforce spread across age groups (**34% aged 26-35; 33% aged 36-45**), research is needed to explore if the strong preference for **On-the-job (36%)** and **Classroom training (24%)** is universal or if younger, digitally-native employees have different, unaddressed expectations for methods like mobile learning.

5.3 Recommendations (if any)

A. For a Strategic Overhaul:

1. **Bridge the Digital Leadership Gap Immediately:** Given that **Leadership & management (20%)** and **Digital banking (19%)** are the top two training needs, banks must pivot their curriculum. Instead of generic programs, they should launch targeted initiatives in "Digital Leadership" and "Fintech for Managers" to build a future-ready pipeline.
2. **Move to a Blended Learning Model:** The heavy reliance on **On-the-job (33%)** and **In-house (31%)** training is insufficient. To address skill gaps efficiently, banks must adopt a 70-20-10 model: integrating formal learning (e.g., **Webinars, Case-based learning**) with practical application and social learning, making training more accessible and reducing the perceived **"Lack of time."**

B. For Organizational and Cultural Shifts:

3. **Rebrand and Communicate the L&D Function:** The fact that **52% don't know** if an L&D department exists is a critical failure. Banks must launch an internal campaign to rebrand L&D as a strategic partner, clearly communicating its offerings and success stories to increase participation and perceived value.
4. **Empower Managers as Coaches:** With only **36%** of employees finding managers **"Very supportive,"** banks must train and incentivize managers to support training. This includes holding them accountable for creating opportunities for their teams to apply new skills, directly tackling the **48% "Occasional"** application rate.
5. **Implement a Robust Training Evaluation System:** The current system is inadequate, with **44%** of evaluations happening only **"Occasionally."** Banks must implement a structured framework (like the Kirkpatrick model) to move beyond measuring satisfaction and start measuring behavioral change and business impact, justifying increased budget allocation.

C. For Content and Delivery:

6. **Personalize Learning Paths:** The "one-size-fits-all" approach is failing. Using the data on role-specific and department-specific skill gaps, banks should develop personalized learning paths, making content more relevant and directly addressing the challenge of **"Irrelevant content."**

Reference

- 1) <https://www.bb.org.bd/en/index.php/publication/annualreport>
- 2) <https://www.emerald.com/insight/publication/issn/0265-232>
- 3) <https://www.sciencepublishinggroup.com/journal/index?journalid=161>
- 4) https://www.researchgate.net/publication/372448099_Training_Needs_Analysis_of_Banking_Sector_in_Bangladesh
- 5) <https://www.lawyersnjurists.com/article/training-and-development-banking-sector-in-bangladesh/>
- 6) https://dspace.bracu.ac.bd/xmlui/bitstream/handle/10361/14906/16104090_BBA.pdf?sequence=1

Appendix-A:

Process of Data Analysis

SI	Question	Result From Survey																									
		Participants-1	Participants-2	Participants-3	Participants-4	Participants-5	Participants-6	Participants-7	Participants-8	Participants-9	Participants-10	Participants-11	Participants-12	Participants-13	Participants-14	Participants-15	Participants-16	Participants-17	Participants-18	Participants-19	Participants-20	Participants-21	Participants-22	Participants-23	Participants-24	Participants-25	
Q-1	A: Demographic Information	Name	Fatima Begum	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	Arshad Hussain	Mr. Naveed Ali	
Q-2		Gender	Female	Male	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Q-3		Age	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	36-40	
Q-4		Position	Customer Service Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer	Senior Officer
Q-5		Bank	Bank A	Bank B	Bank C	Bank D	Bank E	Bank F	Bank G	Bank H	Bank I	Bank J	Bank K	Bank L	Bank M	Bank N	Bank O	Bank P	Bank Q	Bank R	Bank S	Bank T	Bank U	Bank V	Bank W	Bank X	
Q-6		Department	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	Customer Service	
Q-7		Experience	2-5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	More than 5 years	
SI	Question	Section	Result From Survey																								
Q-8	Have you received any formal training from your bank in the last 12 months?	B: Current Training & Development Practices	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No		
Q-9	If yes, what type of training did you received? (You may select more than one)		Customer service, Compliance & regulations	IT/software skills, Compliance & regulations	Leadership/Managerial skills, Risk management	IT/software skills, Risk management	Sales & marketing, Customer service	Risk management, Compliance & regulations	None	Customer service, Sales & marketing	Leadership/Managerial skills, Risk management, Compliance & regulations	Risk management, Compliance & regulations	IT/software skills, Customer service	Leadership/Managerial skills, Compliance & regulations	None	IT/software skills, Compliance & regulations	Risk management, Customer service	Leadership/Managerial skills, Compliance & regulations	Customer service, IT/software skills	None	Compliance & regulations, Customer service	Customer service, Sales & marketing	Leadership/Managerial skills, Compliance & regulations	IT/software skills, Risk management	Leadership/Managerial skills, Compliance & regulations		
Q-10	What is training received? (You may select more than one)		On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training	On the job training, On the job training		
Q-11	How would you rate the effectiveness of the training provided?		Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	Very Effective	
Q-12	Do you think your current skill level is sufficient to meet your job demands?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Q-13	In which areas do you think more training is required?		Customer service, Compliance & regulations	IT/software skills, Compliance & regulations	Leadership/Managerial skills, Risk management	IT/software skills, Risk management	Sales & marketing, Customer service	Risk management, Compliance & regulations	None	Customer service, Sales & marketing	Leadership/Managerial skills, Risk management, Compliance & regulations	Risk management, Compliance & regulations	IT/software skills, Customer service	Leadership/Managerial skills, Compliance & regulations	None	IT/software skills, Compliance & regulations	Risk management, Customer service	Leadership/Managerial skills, Compliance & regulations	Customer service, IT/software skills	None	Compliance & regulations, Customer service	Customer service, Sales & marketing	Leadership/Managerial skills, Compliance & regulations	IT/software skills, Risk management	Leadership/Managerial skills, Compliance & regulations		
Q-14	How often do you think training should be provided?	C: Training Needs Assessment	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed	As needed		
Q-15	What challenges do you face in attending training programs?		Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time	Lack of time		
Q-16	Do you think your bank is investing adequately in employee training?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No		
Q-17	How are your training needs currently identified?		Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals	Through performance appraisals		
Q-18	Do you feel involved in identifying your own training needs?		Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially	Partially		
Q-19	Are job specific competencies clearly defined in your bank?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Q-20	Do you think employees' skill gaps are regularly assessed in your bank?	D: Impact of Training	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally		
Q-21	Has training helped improve your job performance?		Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent	Yes, to some extent		
Q-22	After training, did you get opportunities to apply the learned skills at work?		Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally		
Q-23	Have you noticed an improvement in customer satisfaction after staff training?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Q-24	Do you believe training contributes to career growth within the bank?		Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	Agree	
Q-25	Does your bank allocate sufficient budget for employee training?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Q-26	Is there a dedicated Learning & Development (L&D) department in your bank?	E: Organizational Support	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No		
Q-27	Are managers/supervisors supportive of employee training and development?		Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	Good support	
Q-28	Does your bank evaluate the effectiveness of its training programs?		Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	Occasionally	
Q-29	What types of job skills should be added in future training programs?		Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	Advanced digital banking technologies	
Q-30	Which training methods do you prefer?		Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training	Classroom training, On the job training		

Figure 42: Process of Data Analysis of Sonali Bank.

			AB	SB	MTB	DBB	IB
Gender	Male	79	18	15	18	15	13
	Female	46	7	10	7	10	12
	Other	0	0	0	0	0	0
	Below 25	20	4	2	6	4	4
Age	26-35	44	8	10	6	8	12
	36-45	43	9	9	8	8	9
	46 and above	23	4	4	5	5	5
	Less than 1 year	17	3	5	2	4	3
Experience	1-3 years	36	7	5	8	6	10
	4-6 years	48	10	8	12	10	8
	More than 6 years	24	5	7	3	5	4

Figure 43: Example of data analysis for the 5 banks.

	Question	Ans							
Q-8	Have you received any formal training from your bank in the last 12 months?	Yes	99	19	16	18	13	14	19
		No	51	6	9	7	12	11	6
Q-9	If yes, what type of training did you receive? (You may select more than one)	Customer service	50	7	5	8	12	14	4
		Risk management	73	7	9	12	17	16	12
		IT/software skills	103	12	23	12	13	21	22
		Compliance & regulations	87	12	22	13	13	12	15
		Leadership/Management	72	12	15	6	9	12	18
		Sales & marketing	72	14	15	8	9	14	12
		Other	16	0	0	2	9	4	1
Q-10	Mode of training received: (You may select more than one)	In-house (internal trainers)	97	21	16	15	18	12	15
		External training institutes	37	5	7	8	4	9	4
		Online/e-learning	101	23	12	11	15	17	23
		On-the-job training	60	9	7	17	8	9	10
		Other	14	0	5	0	7	0	2
Q-11	How would you rate the effectiveness of the training provided?	Very Effective	74	12	7	15	17	12	11
		Effective	56	10	5	13	9	5	14
		Neutral	25	2	4	7	6	4	2
		Ineffective	7	1	2	0	2	1	1
		Very Ineffective	0	0	0	0	0	0	0
Q-12	Do you think your current skill level is sufficient to meet your job demands?	Yes	99	15	21	18	14	17	14
		No	51	10	4	7	11	8	11

Figure 44: Example of data analysis for the 5 banks.