Internship Report

on

**"An Analysis of Training and Development Process of
Islami Bank Bangladesh Limited (IBBL)"**

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Submitted to:

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Date of Submission: 24th August, 2022.

Letter of Transmittal

24th August, 2022.

Md. Alamgir Hossan
Assistant Professor
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Subject: Submission of Internship Report.

Dear Sir,

With due respect and immense gratification, I am submitting my internship report on **"An Analysis of Training and Development Process of Islami Bank Bangladesh Limited (IBBL)"** that you have assigned me as an essential requirement of my internship program. It was a great opportunity for me to gather a vast amount of information and grasp the subject matter in an appropriate way. I have tried my best to furnish the report with relevant data. I have found the study is quite attention grabbing. Insightful and beneficial.

In this concern, I pray and hope that you would be kind enough to accept my internship report and bless me heartily. I hope you will consider the mistakes that may take place in spite of my best.

Sincerely Yours,

....

Kohinur Akter Trisa
ID: 181-11-5714
Program: BBA
Major: Human Resource Management
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Certificate of Supervisor

This is to endorse that Kohinur Akter Trisa, ID: 181-11-5714, a student of the Department of Business Administration of Daffodil International University has completed her internship report titled **"An Analysis of Training and Development Process of Islami Bank Bangladesh Limited (IBBL)"** under my supervision. I approve the formation and contents of this internship report.

I am glad to state that she has gone through all the necessary and required steps to accomplish the report and the report contains all the data, information, analysis and findings from authentic sources. As a result, the report seems to have completed on a successful note.

I wish her success in every sphere of life.

…………………………………….......

Md. Alamgir Hossan

Assistant Professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Acknowledgement

I want to begin by thanking Allah, whose blessings helped me accomplish this report. This internship report has given me much information and practical experience. Working as an intern at a bank requires several skills, such as banking, human resources operations, and organizational culture. I would like to thank my supervisor, Md. Alamgir Hossan, Assistant Professor at Daffodil International University's Department of Business Administration, Faculty of Business and Entrepreneurship. I would like to thank Rafiqul Islam, Operation Manager of the IBBL Pallabi Branch for assisting me in completing this report. They have always assisted me in completing this report by providing me with varied facts. I could not have completed this research without their motivation and supports. I also want to thank the helpful IBBL personnel throughout my internship. Everyone assisted me in gaining practical banking expertise, and I enjoyed working with them.

Finally, I would like to thank my family and a few friends that stayed with me during this lengthy process, constantly expressing support. Without their assistance, it was impossible to join the daffodil family. In addition, I would like to extend my heartfelt appreciation to everyone who helped produce the report.

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Lists of Abbreviations

Abbreviations	Elaborations
ADC	Auto-Delivery Channel
ATM	Automated Teller Machine
BBA	Bachelor of Business Administration
CEO	Chief Executive Officer
HR	Human Resource
HRD	Human Resource Development
HRM	Human Resource Management
IBBL	Islami Bank Bangladesh Limited
IBT	In-Basket Training
IBTRA	Islami Bank Training and Research Academy
IDM	IBBL Deposit Machine
OBT	Out of Bound Training
OIC	Organization of Islamic Conference
RDS	Rural Development Scheme
ROE	Return on Expectations
ROI	Return on Investment
SME	Small and Medium Enterprises
SWOT	Strength Weakness Opportunities and Threats
T&D	Training and Development

Executive Summary

In an era of globalization and free trade, the method and structure of bank management are evolving. Islami Bank Bangladesh Limited (IBBL) is constantly adapting to this environment of constant change. The bank's strategies are straightforward and transparent.

This report describes the outcomes of a three-month internship at Islami Bank Bangladesh Limited (IBBL), as required by Daffodil International University's curriculum. This report's primary objective is to investigate IBBL's training and development processes. In IBBL, administrators at various ranks provide training and growth opportunities.

The whole report is divided into five sections for reader convenience. The first section of this report consists of the introduction, research background, research aims, methodology, data sources, and study limitations. The second section of this report provides the organization's specifics and other information. This report's third section describes the training and development activities, elements, and strategies IBBL is utilizing and is required to train and develop its personnel. The fourth and fifth sections of the study include the report's analysis, recommendations, and conclusion based on the data acquired from their annual reports, face-to-face interviews with workers and staff, and the questionnaire. It has been determined that most employees are satisfied with their working environment, benefits, and other organization-provided amenities.

This report contains information from the organizational annual report, internet publications, studies, and books.

Chapter: 01
Introduction

1.1 Introduction

Bangladesh is one of the least developed countries in the world. Bangladesh is bringing about a transition in the socio-economic sector, where banks cannot overemphasize their importance. Most of a country's wealth is derived from agriculture and industry, where banking facilities play a significant role. A nation cannot make any development without a bank. Following Islamic banking leaders in Bangladesh's banking industry, Islami Bank Bangladesh Limited is one of the banks with the most rapid growth. Bangladesh is presently one of the largest Muslim nations in the world. According to the holy Quran and Sunnah, the people of these nations adhere to the Islamic way of life. In every aspect, Islami Bank Bangladesh Limited adheres to banking regulations. The Islami Bank Bangladesh Limited play the most significant part in a country's developmental process. Transparent banking practices, an equitable attitude to customer interactions in a competitive, progressive program, and a safe and healthy banking environment benefit the employees. They provide excellent service to consumers who deposit money with the bank, which is advantageous for the bank. Islami Bank Bangladesh Limited follows reasonable HR policies and procedures to fulfil its financial objectives. Training and development refer to a company's intentional efforts to enhance its workers' job-related abilities. Training and training practices: talents, abilities, attitudes, personal skills, and conduct are vital for effective job performance. Training or development is acquiring or enhancing one's talents and relevant specialized expertise. Successful training and development organizations see their employees not as their most valuable assets but as their most important collaborators. For several reasons, today's business climate emphasizes these individuals more. This internship report addresses further training and development-related themes. The ancient and modern axiom "Our greatest assets are our staff."

1.2 Literature review

Employees participating in training and development programs report higher organizational support and work satisfaction levels. When employers invest in their staff via training and development, they see positive effects in their workers' performance and attitude (Pajo et al., 2010). If an employee has the will to learn, a developmental assignment may help them reach a new level of competence. Employees' skills improve with the help of assignments designed to help them grow as leaders. A company may help a new employee learn the ropes via training and mentoring opportunities. The HR department is tasked with organizing these types of events and assigning managers open to acquiring new skills a set of tasks designed to help them grow professionally and contribute more effectively to the business's success. The human

resources department must consider the complexity of management if they want to help employees get new skills (Dragoni, 2009). A company's success depends on its staffs' efforts, and its success depends in large part on the quality of the training and education provided to those individuals. Staff development allows employees to further their knowledge by participating in various classes, seminars, and workshops. All these factors significantly impact how hard staff work to reach the organization's objectives. Management should care deeply about their staffs' growth and set aside enough funds for that reason. Other organizations may use these methods for training their employees (Ngala & Odebero, 2010). Human resource (HR) development is positively correlated with several HR activities. Because of this, HR practices need greater attention for businesses to realize their objectives. Businesses must develop and implement human resource procedures, policies, and strategies to improve workers' abilities and education for their professional advancement (Hutchings et al., 2009). To succeed in an international company, you must familiarize yourself with the local business and social norms. The company is trying to train and educate its staff to better adapt to the culture. Improvement of the worker may be accomplished in several ways. Managers should strive for complete immersion in the group's culture and subcultures. In this case, actual work experience best serves an employee's growth. Training in the customs and norms of the country where an employee is based is a requirement of working for a global corporation. As the globe becomes more interconnected, understanding and navigating cultural differences have become necessary for success in any worldwide enterprise (Hurn, 2011). Since the turn of the century, many businesses have felt the effects of public sector companies' training techniques on their human resource management functions. The company's employees grow because of these training methods. Human resource management may be strategically engaged with the help of training and development. According to studies, training has been shown to play a crucial part in HRM strategies and plans. Public policy's implications for employees' growth are increasingly crucial. Many businesses place a premium on training as part of their human resource management (Smith & Smith, 2007). Best practices in training and development have been established in the banking industry. Financial institutions are focusing more resources on training and development to satisfy future human capital demands. They organize structured training and development programs to provide their personnel with the edge they need to succeed in a competitive market. They are ready to invest in a trained and educated work force. Financial institutions invest in their staff's growth and development to ensure they can handle the current and future problems of their industry. Dedicated human resources practice is shown in an organization's employee training and development spending. To achieve its objectives,

T&D guides their employees via strategic training and development. This is because of all the schooling and experience they've had. Banks invest in their employees via training and growth opportunities to foster a positive work environment. They have faith in their workers and give them the authority to get the most productivity possible from their staff (Kyriakidou & Maroudas, 2010). Banks must provide a wide range of services to accommodate their customers' desire to further their careers, including training in the use of innovative HR techniques. Despite limited means, skilled workers may be guaranteed to remain on hand in times of crisis thanks to the efforts of organization and career center specialists who offer enough training and development facilities. It is crucial to analyze needs before making any choices in this situation. The process must include input from everyone involved. Provide training and support for employees to use innovative technologies efficiently (Venable, 2010). An integral part of every professional development program is thoroughly examining training requirements. Training need analysis encompasses a wide swath of HRM and HRD, touching on nine subfields: training plan; goal setting; employee development; change management; career advancement; and employee knowledge; employee skill; employee ability; and employee knowledge; attitude toward learning; and employee motivation. Analysis of training requirements involves considering both current circumstances and desired future outcomes. This research aimed to assess how training requirement analysis correlates with HRM and HRD. We now know that training and development transform people's habits to benefit the company. Through the identification of training needs, we can boost workers' enthusiasm (Iqbal & Khan, 2011). Organizations that want to become industry leaders in service delivery must invest in their employees' professional growth and development. When developing employee learning and growth strategies, businesses must also pay close attention to how those plans are implemented and assessed. An organization's knowledge, skill, and competence can only improve with the help of a well-executed training and development program. All personnel need to be on the same page concerning the company's vision to achieve success. More effort is put into employee development and training for organizations that succeed in all three. Human resources must ensure that the organization's goals, values, and purpose drive strategic planning efforts. Businesses need to foster a culture of continuous learning and open communication among employees to achieve success. In addition to facilitating individual growth and achieving corporate goals, effective communication and performance evaluation play a crucial part in both (Naris & Ukpere, 2009). A comprehensive training and development program has been shown to reduce workplace disputes. Those companies that invest in their employees' growth and development tend to have a lower rate of employee conflict. Despite

the prevalence of computers today, investing in the growth of one's workforce is crucial to a company's success and profitability. It is widely understood that the company needs to spend extensively on training and development. Research reveals that training and development is an investment, not a cost, yet some companies still see it that way. Without investment, we are unable to obtain profit. No company can hope to remain competitive without investing in its employees' training and development. The cost of training is high, but the cost of not training is much higher (Shadare, 2010). Most training and development programs raise the bar for employee professionalism and live up to employer promises. To better their employees, businesses often host training and development programs. Through these training and education programs, workers are given a chance to grow professionally (Skytt et al., 2011). Competency evaluation is crucial for measuring results. Encouragement aids academic performance. Thus, we advise that our staff members exercise caution when conducting independent assessments of their cognitive learning results, considering the context in which these outcomes are acquired. We need to push for more studies on self-assessment and how teachers and trainers can create reliable forms of self-evaluation that foster continuous education (Sitzmann et al., 2016). This investigation aimed to examine Islami Bank Bangladesh Limited's methods of professional development training. IBBL was founded in 1983 as a public limited company. It's doing incredible things for Bangladesh's economy. The significance of a bank's employees in maintaining a competitive edge in a global market is widely understood. The bank has set up four staff colleges to give its employees a wide range of training and development possibilities. These universities provide workers with the chance to further their education and skills. Staff College offers courses for a wide variety of staff types. The IBBL intends to provide a training library for instructional purposes. A variety of operational and behavioral training options are outlined here.

1.3 Background of the study

Training and development increase the effectiveness of workers, allowing them to work in a variety of sectors and various professions. Training programs offered by Islami Bank Bangladesh Limited aim to improve employee performance so that employees may deliver excellent customer care and get no complaints. Training helps employees advance their careers. And also increase employee happiness in the workplace. The Bank can perform successfully in competitive marketplaces because its highly Qualified workers are up to speed on the most recent banking information, practices, and strategies. Training and development for organizational personnel are more effective.

1.4 Origin of the report

After finishing all BBA coursework at Daffodil International University, I now have the opportunity to begin my professional and practical life with the commencement of my internship. The fundamental purpose of the internship is to get insight into service life and how to develop the concepts taught during the BBA curriculum. The primary objectives of the internship are:

- ➢ To get banking sector experience.
- ➢ To get familiar with the company and its culture.
- ➢ Comparing the actual situation with the theoretical knowledge gained through the BBA software.
- ➢ To fulfil all internship requirements.
- ➢ To learn how to apply academic knowledge to practical problems.
- ➢ Determine the general characteristics and functions of the organization.

Islami Bank is a well-known private bank in Bangladesh. Islami Bank Bangladesh Ltd. (IBBL) is an Islamic banking company based in Bangladesh. It became incorporated on 13 March 1983 as a public limited company under the Companies Act 1913. It has 57.57% local and 42.43% foreign shareholders. As of November 2021, IBBL has 384 branches, including 70 AD Branches & 03 Offshore Banking Units, and more than 19,193 staff. In addition, IBBL maintains its own 1795 ATM Booths and 126 IDM (IBBL Deposit Machine), along with a 13,000 and above-shared ATM network across the country. IBBL mobilizes around 36.1% of the country's remittance. I have been assigned to the Pallabi branch of IBBL in Dhaka for my internship. In this branch, there are six separate sections:

- ➢ Accounts Opening
- ➢ Remittance
- ➢ General Banking
- ➢ Investment Department
- ➢ ADC (Auto-Delivery Channel)
- ➢ Foreign Exchange

I have obtained a great deal of knowledge about them and worked around the department because of this. I spend most of my time working with the Accounts opening and ADC sector and gathering information about their HR operations and policies. However, there was limited information about HR policies and practices at the branch office. After finishing my internship,

I will compile a report including their financial information and HR rules and procedures by IBBL.

1.5 Scope of the study:

I worked at a well-known bank as an intern. The last level of my BBA degree requires that I major in human resources management. This report's primary focus is preparing and developing the Islami Bank Bangladesh Limited. This report will be prepared using the training and development method. This report will provide an overview of the fundamental IBBL banking and Training and Development information for employees followed in IBBL.

1.6 Objectives of the study

1.6.1 Broad Objective

The main objective is to prepare this report to introduce of the HR practices and techniques that have been used by the organization for the developing their employees through training.

1.6.2 Specific Objectives

- To know about Training & Development process of Islami Bank Bangladesh Limited.
- To analyze the training and development techniques of Islami Bank Bangladesh Limited.
- To explore the new methods of training and development which help Islami Bank Bangladesh Limited for better HR practice.

1.7 Methodology

This report is compiled thoroughly and systematically. I've used several approaches to examine, assess, and recommend data collecting from the outset. The Survey Research Technique is used to collect the necessary data. Islami Bank employees will be asked to complete a quantitative questionnaire for this research. I have adopted the concept of the Self-Administered Questionnaire, in which respondents independently achieve specific items. Using the Cross Selection Time Horizon, I can guarantee 30 responses in a concise amount of time. It was challenging to collect IBBL information because the employees were preoccupied with their jobs and did not want to share their HR processes and policies. The primary reason is that they do not work in the HR department and have little HR knowledge. They understood they were assisting me with this information. The following technique has been used for the collection of data.

1.7.1 Data collection technique:

1.7.1.1 Sources of Data Collection

The data are collected from two different sources:

1.7.1.1.1 Primary sources:

- ➢ The practical working experience in banking.
- ➢ Interaction with the Islami Bank employees.
- ➢ Personal observation.

1.7.1.1.2 Secondary sources:

- ➢ Annual report, articles, materials for training
- ➢ Periodical statements, brochures, booklets, etc.
- ➢ Official Islami Bank Bangladesh Ltd. website.
- ➢ Islami Bank Bangladesh Ltd. Documentary File.

1.7.1.2 Data Process and Analysis

- ➢ I gathered information based on my knowledge.
- ➢ The study includes a thorough analysis, working variables, future forecast, and working concepts.

1.7.2 Sampling

Population : A population is a collection of individuals with comparable characteristics from whom data may be obtained and assessed. The target demographic included the Islami Bank's employees.

Sample : The non-probability convenience sampling approach was utilized for sample size, questionnaire design, and data analysis to acquire the information.

Sample Size : 30 individuals were explicitly selected from the target group.

Questionnaire Design : A questionnaire consisting of closed-ended questions was developed.

Data Analysis : The facts acquired from both primary and secondary sources have been organized to provide a comprehensive overview of the Islamic bank's training and expansion program. Included in the study were both qualitative and quantitative analyses. Standardized quantitative questions were scaled up. In my

investigation, I used several computer software, including Microsoft Office, Microsoft Excel, and Google Forms.

1.8 Limitations of the study

There was some limitation, and they are:

- ➤ Three months of internship program time is insufficient to gather information and prepare the report.
- ➤ Insufficient information, workers have always been busy and do not share IBBL personal information.
- ➤ Lack of IBBL website information.
- ➤ Knowledge is confidential and has not been exchanged by subordinates as they do not violate their policy.
- ➤ I was nervous about asking them something and writing the report as it was my first time in a realistic job area.
- ➤ The entire report is focused on yearly reports and details on the internet.

Chapter: 02
Organizational overview

2.1 About Islami Bank Bangladesh Limited (IBBL)

Islami Bank Bangladesh Limited is a shariah-compliant bank that began operations in Bangladesh on March 30, 1983. Saudi and Kuwaiti investors established the company. It is a public limited company incorporated by the Corporation Act of 1913. IBBL is a partnership between the government of Bangladesh, 22 Bangladeshi businesspeople, an investment company, the Islami Development Bank, and banks from Muslim middle eastern nations. According to The Economist, Islami Bank was instrumental in Bangladesh's ascent to the position of the apparel industry's principal manufacturing center outside of China. As the "financial institution that rules and procedures explicitly state its commitment to the principles of Islamic Shariah and to prohibit receiving and paying interest on any such operation," Bangladesh Limited Islamic Bank is prohibited from receiving and paying interest on any such transactions. Bangladesh's most prominent financial institution is Bangladesh Islami Bank Limited. Bangladesh Islami Bank Limited ranks first among Bangladesh's private banks. Islamic Bank Bangladesh Limited is ranked by one thousand in 994 worldwide. 1930 to 1940 is seen as the age when Islamic banking was philosophically established. Islamic bank Bangladesh Limited business area headquarters of dilkhusha, motijheel, Dhaka, Bangladesh. The managing director and CEO of Islami Bank Bangladesh Limited are Mohammed Monirul Moula. The bank in this city is more popular, with 332 branches for the whole Bangladeshi division (Islami Bank Bangladesh Limited, 2022). This financial transaction is simple anywhere around the globe. The bank was essentially a normative concept, and the objective of the Islamic economy could be expressed. Islamic bank Bangladesh is a financial system that prohibits and pays interest on its actions to further the goals of the Islamic economy.

2.2 History

In the late 1970s and early 1980s, a small number of Islamic banks were the exclusive providers of interest-free financial services in Muslim nations. Today, more than 300 non-governmental groups are involved in all global activities. Bangladeshi Islamic banking presently works almost exclusively in the international market for a brief time. The origins of Islam may be traced back to the history of the Islamic bank in Bangladesh. The Bangladesh Islamic bank preserves Islamic functions, controls Islamic duties, and oversees all bank operations. Finally, in 1983, the Islamic bank of Bangladesh confined its operations to banking. Bangladesh's Islamic bank will be the first interest-free bank in Southeast Asia. The business was founded on March 13, 1983, as a public limited liability company in accordance with the Company Act of 1983. On March 30, 1983, the Islamic bank of Bangladesh restricted its engagement with

significant multinational enterprises. This is the history of the Islamic bank in Bangladesh. Bangladesh's economy finds the Bank highly beneficial and indispensable. There are now 332 branches in Bangladesh, and all of them are contemporary branches.
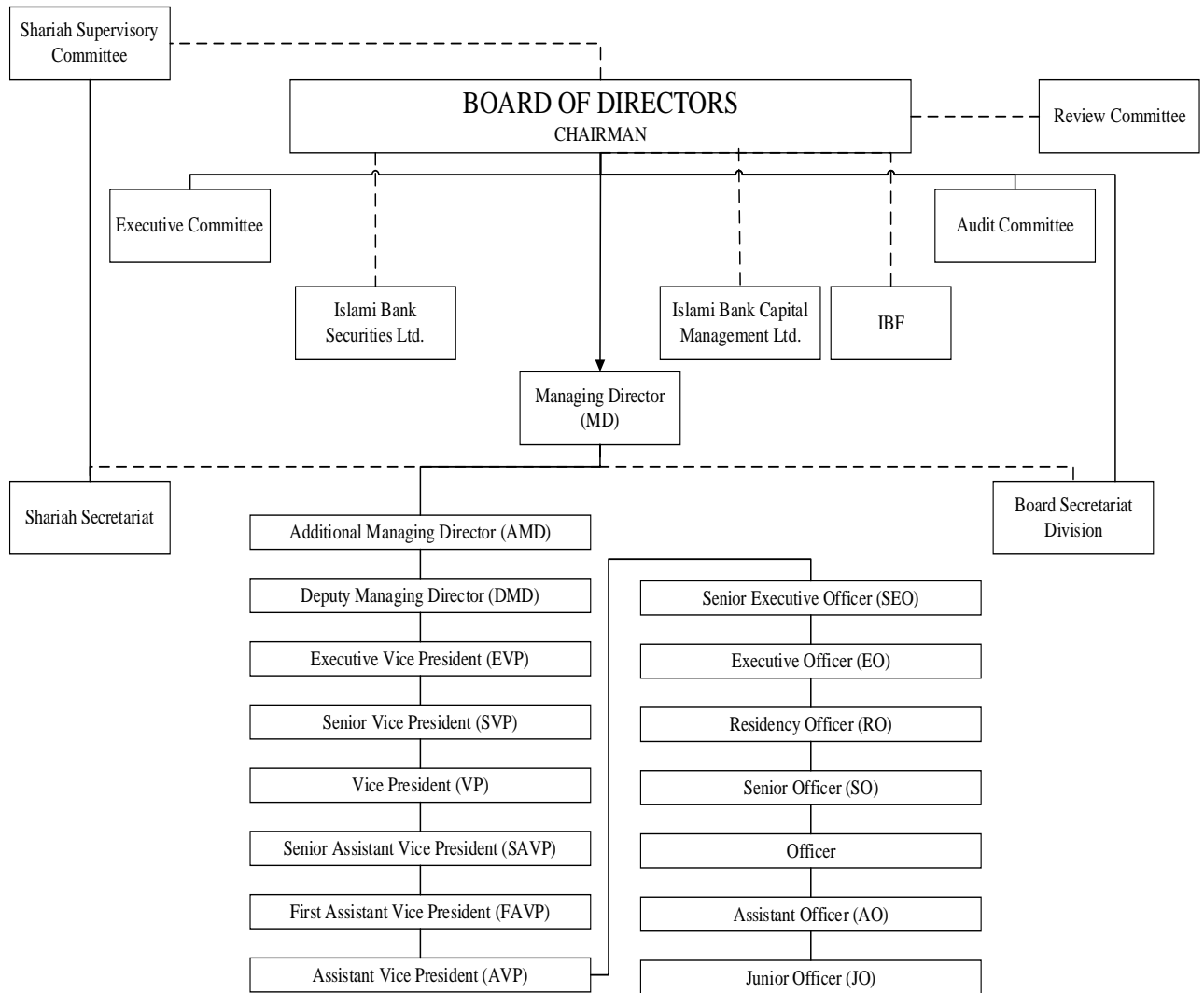
2.3 Organizational Overview

Figure 1: Organizational Structure

2.4 Business philosophy

The philosophy of IBBL is to the principles of Islamic Shariah. The organization of Islamic conference (OIC) identifies an Islamic bank as,

> *"A financial institution whose status, rules and procedures clearly state its commitment to the principles of Islamic Shariah and the banking of the receipt and payment of interest on any of its operations."*

The sponsor perception is that IBBL should be pretty different from other private commercial banks operating in Bangladesh, and IBBL to grow up as a leading bank in the banking sector. The leadership will definitely be in the service area, constant effort and new dimensions so that clients can get "Additional" in the matter of services commensurate with necessity and requirements.

2.5 Mission

To establish Islamic Banking through the summary of a welfare-oriented banking system, as well as to ensure equity and justice in the field of all economic activities, and to achieve balanced growth and equitable development through expanded investment operations, primarily in the priority sector and most minor developed areas of the nation. Encourage socioeconomic improvement and financial services for low-income communities, especially in rural areas.

2.6 Vision

IBBL's vision is to continually strive for superior financial performance and to be recognized as the preeminent Islami bank in terms of reputation and performance. IBBL's mission is to establish and maintain modern banking techniques, ensure the soundness and development of the financial system based on Islamic principles, and become a solid and efficient organization with highly motivated professionals working for the benefit of the people using accounting anility systems. Try to promote direct investment dormitory savings. IBBL will also attempt to stimulate investment in initiatives that are more likely to increase jobs.

2.7 Aims and objectives

Aims mean what the Islami Bank Bangladesh is doing. The primary objective of establishing Islamic Bank Bangladesh Limited all over the country is to develop and apply Islamic principles in the business sector.

IBBL has three primary objectives. These are:

 ➢ To establish Islamic banking through the introduction of a welfare-oriented banking system and also ensure equity and justice in the field of all economic activities,

 ➢ To achieve balanced growth and equitable development through diversified investment operations, particularly in the priority sectors and less developed areas of the country,

 ➢ To encourage socio-economic enlistment and financial services to the low-income community, particularly in the rural areas.

The other objectives are different from conventional banking systems that are as follows:

 • Accepting deposits on a profit-loss sharing basis.

 • Establishing a welfare-oriented banking system.

 • Extending cooperation to the poor, the helpless and the low-income group for their economic enlistment.

 • Playing a pivotal role in human development and employment generation.

 • Conducting interest-free banking.

 • Establishing participatory banking instead of banking on the debtor-creditor relationship.

 • Investing through different modes permitted under Islamic Shariah.

2.8 Core values

 • Have faith in Almighty Allah

 • Strict adherence to Islamic sharia

 • Environmental consciousness

 • Customized service

 • Acceptance of modified technologies

 • Transparency and responsibility in a proper delegation

 • The highest quality of honesty and confidence

 • Welfare banking

 • Fairness and justice

2.9 Commitments

- To shariah
- To the supervisor
- To the shareholder
- To another stakeholder
- To the clienteles
- To the employees
- To the community
- To environment

2.10 Strategic objectives

- To ensure customers' satisfaction.
- To ensure welfare-oriented banking
- To establish a set of managerial succession and adopt technological changes to ensure the successful development of an Islamic Bank as a stable financial institution.
- To prioritize the client's welfare.
- To emerge as a healthier & stronger bank at the top of the banking sector and continue stable positions in ratings based on the volume of quality assets.
- To ensure diversification by Sector, Size, Economic purpose & geographical location, wise Investment, and expansion needs based on Retail and SME/Women entrepreneur financing.
- To invest in the thrust and priority sectors of the economy.
- To strive hard to become an employer of choice and nurturing & developing talent in a performance-driven culture.
- To pay more importance to human resources as well as financial capital.
- To ensure a lucrative career path, attractive facilities and an excellent working environment.
- To ensure zero tolerance on negligence in compliance issues, both Shari'ah and regulatory issues.
- To train & develop human resources continuously & provide adequate logistics to satisfy customers' needs.
- To be excellent in serving the cause of the least developed community and area etc.

2.11 Products and services

Under products and service Islami Bank Bangladesh Limited. Here below in the sorts

2.11.1 Deposit schemes

- Al-Wadiah Current Account (AWCA)
- Mudaraba Savings Account (MSA)
- Mudaraba Term Deposit Account (MTDR)
- Mudaraba Special Savings (Pension) Account (MSSA)
- Mudaraba Hajj Savings Account (MHSA)
- Students Mudaraba Savings Account (SMSA)
- Mudaraba Farmers Savings Account (MFSA)
- Mudaraba Savings Bond (MSB)
- Mudaraba Monthly Profit Deposit Account (MMPDA)
- Mudaraba Mahr Savings Account (MMSA)
- Mudaraba Special Notice Account (MSNA)
- Mudaraba Waqf Cash Deposit Account (MWCDA)
- Mudaraba NRB Savings Bond (MNSB)
- Mudaraba Foreign Currency Deposit Account (MFCD)

2.11.2 Rural development scheme

In 1995, Islami Bank Bangladesh Limited established the Rural Development Scheme (RDS). The arrangement operations have been made operative in 350 branches in their respective regions. These branches serve the underprivileged in 27922 villages and 64 districts around the nation. Since its inception, 1373339 members have joined the structure. The members receive investment conveniences totalling BDT 33785.48 billion, whereas the outstanding balance was BDT 3.780.16 billion. The Scheme's rate of recovery exceeds 97.04%.

2.11.3 Investment scheme

The Islami Bank Bangladesh Limited tries to operate all kinds of banking activities like conventional banks, but according to the Holy Quran and Sunnah. The functions of IBBL are To maintain all types of deposit accounts based on profit sharing.
To invest according to the three modes

i. Bai Modes

ii. Share Modes

iii. Ijara Modes

2.11.4 Services

- NRB Service
- SME Service
- Foreign Exchange Business Service
- Online Banking
- M-cash (Mobile Banking)
- Account Information Through Short Message Service (SMS)
- ATM facilities
- iBanking
- CellFin
- Special Service Locker Service

Chapter: 03
The training and development process of IBBL

Human resource management is responsible for training and development because the organization is concerned with the organic activities that enhance the performance of non-governmental organizations in organizational settings. This was also known by the terms "development of human useable resources" and "learning and development." The requirements for the training and development of an employee are determined using the employee's behavioral failure.

Training and development Prerequisite = Performance assessment – Actual performance.

Human resource management is a subfield that manipulates an organization's human resources. This career is a personal connection that starts with a working relationship. Human Resource Management is more than ever a component of the General Management of People.

3.1 Training & development concept

3.1.1 Training

Training is a fundamental concept for the development of humanitarian aid. It entails the training and practice-based development of a specific skill among the most popular. Training is a tremendously helpful tool that enables a person to accomplish his work appropriately, efficiently, and optimistically. Training enhances a worker's expertise and aptitude for a particular position.

- Learning how to do things is what people want in life, not training.
- Training is not where individuals want to go but how they can get there.
- Training is not how high the workforce must climb; instead, it is how to take off.
- Training is not what a person thinks of doing but rather the ability to achieve it.
- Training may not be the desired employee consequence, but it will be an outcome nevertheless.
- Training is not a sequence of goals but rather a dream.

3.1.2 Development

Development is "improving the economic and social circumstances of the nation." Notably, the study describes enhancements to managing regions' natural and human resources. To produce wealth and enhance people's lives. Development is the process of boosting productivity and modifying the pattern and attitude of activity in response to specific challenges to achieve the company's goals. Call growth is used in any activity that seeks to enhance the current or

prospective management efficiency by imparting information, altering attitudes, or learning new skills. Development is for the enterprise's future profitability and long-term efficacy.

3.1.3 Training and Development Goals

Enhanced productivity

It is as vital for a business to maintain productivity as it is to recruit new customers. Since even the slightest disruption may result in substantial losses for the business, it is essential to enhance the productivity of one's workers while simultaneously reducing the cost of the product to compete with the escalating competition in the target market. Therefore, the training enters as a business rescuer, jumps into the situation, and bravely eliminates its hazards.

Training takes the current abilities of brand staff, polishes them, and helps them to continually learn and build new and advantageous methods of full equality. In other words, training may offer your business a brand-new appearance and a solid foundation as a trained individual at its heart if done correctly.

Quality enhancement

As opposed to situations where customers are unaware, one of the primary goals of coaching and development is to increase the product's attractiveness. Today's customer knows what is superior and what is best for him. All we need to say is that the previous ways of sugar talk and business will not work for much longer since they are aware that they are leaving business behind the curtains via the quality of their services and products.

Just imagine that you and your competitor are competing for the same provider but at the same price; it's apparent that you'll choose the one who can do the task with the least amount of degradation. Even if your prices are somewhat higher, you will likely get the bulk of clients.

Time savings in learning

The considerable long-term value may be derived from focusing on identifying workers' skills and providing them with the necessary assistance. This capability describes how an employee quickly captures a newly discovered event, and this discovery influences future productivity. Less skill equals more difficulty. In addition, this situation may be reinforced via the employment of suitable teachers who choose real-world travel to study. Consequently, time knowledge reduction is also a primary coaching and development objective.

Safety first

The safety of everyone, whether a worker, an agent or even a customer, can no longer be taken for granted, particularly in situations when even a slight inaccuracy might pose a danger to life. One of the primary goals of training and development is to offer the knowledge necessary for the optimal use of tools and the production of life-sustaining goods—the more senior the personnel, the greater the benefits for both the firm and the employees.

Reduction of staff turnover

Every employee group will require time to learn the sorts of work, its principles, and safety measures, resulting in lower productivity, which is detrimental to a company's success. Additionally, it diminishes the employee's feeling of self-confidence, which is not a precise measure. Instead, training ensures that the company does not have to repeatedly sneak past its workforce since it prepares the staff to meet any condition of affairs that will contribute to the formation of employee emotions. Therefore, the workers feel safe and connected to a specific role.

3.1.4 Training and Development Process

Training and development are organizational activity that aims to enhance the performance of workers and groups within organizational contexts. It is a pastime that develops the knowledge and skills of workers. It comprises ways for transferring technical and managerial expertise to workers. Education is a crucial pastime for both firms and their personnel. The credentials acquired by employees via training belong to the firm. Additionally, increasing talents enables the person to assure safety and job advancement. This process is as follows:

- To prevent the organization's obsolescence.
- To develop staff competence for a specific activity.
- To carefully convey skills to workers so they may acquire them quickly.
- To educate individuals on various skills so they can do a variety of vocations.
- Exchange perspectives between the personnel, the firm, and its partners.
- Establishing technical self-discipline in the workforce enhances the firm's typical performance.
- Inefficient use of materials, plants, and appliances to teach personnel how to save resources, reduce air pollution, and prevent waste.

Figure 2: Training and Development Process

- To give employees safety and safety and safety training and occupational fitness training.
- To enhance the administrative abilities of employees so they may assume more responsibilities and positions.

3.1.5 Training and Development Roles

Training presently plays a significant role in the organization. Here is a description of the role of training and development:

- **Organizational Culture:** Training and development enhance the organization's corporate culture and effectiveness. It contributes to the formation of a learning culture inside the organization.
- **Development of skills:** Preparation and growth are essential for employees to raise their awareness and abilities. It sets the boundaries of human intellect and the entire personality of the employee.
- **Utilization of Human Resources:** Training and development help to utilize human resources to assist workers in achieving corporate and individual objectives.

- **Productivity:** Training and development help employees achieve the organization's long-term goals.
- **Team Spirit:** Training and development generate and expand the possibility of operating as a team, allowing the organization to achieve its objective. It offers opportunities for teamwork.
- **Organizational Environment:** Training and development establish a positive environment for the firm so that employees feel comfortable at work and believe that the organization is theirs.
- **Obsolescence Prevention:** Training and development programs provide creative individuals with opportunities and assist managers. To prevent personnel issues caused by an individual's age, temperament, drive, or handicap to adapt to technological developments inside the business.
- **Quality:** Training and development enhance employees' jobs and work-life quality.
- **Healthy Work-environment:** Training and development promote a healthy work environment for employees, helping them to perform at their highest level for the firm.

3.1.6 Training and Development Approaches

On-the-job approach

On-the-job training constitutes the core of the curriculum. This training regimen is sometimes called "Soap Training." Listed below is the method of the on-the-job training program:

- Instructor Preparation: The instructor isolates conceptual components to develop a lesson plan and choose training techniques.
- Trainee Preparation: Place the learner where the instructor desires in the training program. Relate the trainee's assessment of his requirements to his advancement.
- Present the Task: The trainee should be given the overall task. Describe to him the known things that are unknown and the simple and complex things. Adjust his position accordingly. Describe each step involved in the task.
- Tryout the Performance: Trainers must explain to trainees all preceding procedures and keep learning and motivation in mind. A response to the output should be provided.
- Follow Up: Provide a reasonable conclusion from the outset.

Off-the-job approach

Off-the-job training methods are given below:

- Classroom Lectures: The purpose of lectures is to demonstrate organizational techniques or problem-solving abilities.
- Movies and Videos: Using multi-media talents that are difficult to demonstrate via standard teaching approaches.
- Simulation Exercises: Actually, training is for executing the task. This incorporates case study, role-playing, and group discussion, among other things.
- Computer Training: The computer is an essential item in the workplace. Computer training is crucial because employees need to know all available technologies.
- Case Study: Providing trainees with a case study to solve is quite beneficial. The case study will clarify the conceptual framework.
- Outdoor Seminars: The practice of sending staff to seminars. Numerous universities arrange programs and invite students to attend seminars with our assistance.
- University Related Programs: Some university organizes events and invites employees to give students inspiring speeches. Therefore, organizations send workers to strengthen their interpersonal skills.

Classroom instruction approach

This approach is the most popular, essential, cost-effective, and standard method. It saves time since the bulk of individuals is reached in a short amount of time. It comprises mainly of the instructor's lecture, with few comments. Clean and straightforward presentational techniques the approach has two weaknesses: the reading duration exceeds the average human interest of 15 minutes, and it may be difficult to forget the lecture's content. It is now uncertain how much home education is being taught since the approach no longer provides active participation throughout the trainees' phase. In addition, lectures may only be beneficial if they are presented professionally. Although the lecture is a great instrument, since its purpose is to disseminate statistical information, it has not yet clearly succeeded in influencing human behavior or forging public commitments.

Group discussion approach

It is an approach to improving the knowledge and attitudes of learners. This technique uses several empirical studies to identify similarities and discover the acknowledged fundamental principles. They combine their ideas and consider a topic from various perspectives in a group.

A trainer is discretionary; however, a leader is essential. Each session might provide more ideas, which is one of the many benefits of the process.

Simulation exercises approach

Simulators are a collection of training that imitate varying degrees of complexity in the actual world. It ranges from simple paper forgeries of mechanical objects to computer-based synthesis of whole universes. Some suggest that case studies, role plays, and various additional strategies may be presented to the simulation class. The advantage of simulation techniques is that they increase the potential to get knowledge on equipment or human life that is not unpleasant or to confront the many risks associated with actual performance. For instance, a park resembling the main road or video games providing vehicle or two-wheel driving should teach most traffic laws, signs, and driving techniques. Complex simulations are used to teach students how to fly aeroplanes. The procedures are obscure and perhaps expensive. The method necessitates those trainees maintain the ability for data processing and learning for a certain amount of time.

Role playing approach

The role is a set of expectations pertaining to a specific position, and the role of partners is determined. Frequently, roles are specified in pairs, such as trainers, customers, and interviewers. Conflicts between roles, intra-role concerns, role overloads, and load positioning would be real challenges that would arise while playing a part. Ultimately, confusion arises as a consequence of these obstacles. Trainees must comprehend responsibilities to be instructed in their tasks. This may also include talks between role senders and receivers over expectations that are in conflict. Participants in a role-play are expected to respond accurately to the challenges and expectations of others they will almost probably encounter in the workplace. Roleplaying is often used to teach interviewing, negotiating, complaint handling, performance assessment, sales, and excellent communication. It fosters the development of healthy family members.

Case study approach

It is a written narrative of a real-life situation or occurrence involving a firm and its organization that demonstrates any issues that contributors want to experience in their job. Trainees are expected to provide any number of feasible judgements that meet the listed parameters in this scenario. The case study may inspire participants' creativity and critical thinking. It enhances the participant's ability to think, evaluate, and solve issues. As it identifies and reduces

knowledge gaps, the case-learning technique facilitates a comprehensive examination of reality. It also aids in emphasizing the messages delivered at specific periods during lectures, team discussions, and other ways. The technical disadvantage may be that a sufficient number of inspiring examples may be generated that perfectly represent the student's actual situation.

Sensitivity training, T-group training, or laboratory training approach

It is a series of unstructured, agenda-less group experiences designed to make individuals aware of themselves, their current circumstances, and their impact on others. In contrast to many programs, T-groups are focused on genuine group issues. It encourages people's free and active interactions by assisting them in being more sensitive to the senses of others and working more peacefully and responsibly with one another. Participants may understand the team's dynamics and identify interpersonal issues. Contributors are encouraged to speak with one another in an open, casual, kind, and trustworthy manner, as is customary in professional and social settings.

Management games approach

Games are exploited as a tool rather than only for amusement or enjoyment. The trainees are divided into teams and assigned the responsibility of deciding, enforcing, and evaluating choices made in connection to the games. For instance, each group would be given a set of wooden blocks, and one member would be blindfolded. The person should prepare blocks one by one according to the requirements and directions of the various team members. The incentives would expand exponentially to attain higher goal levels.

Outward bound training (OBT) approach

During the OBT phase, managers and other staff members meet and cohabit as teams in a distant desert and for a few days in cabins and tents. They evaluate their survivability and investigate their personalities and hidden creative, collaborative, and leadership potential. Participants get the opportunity to discover their limits and abilities. Regardless of their actual position or seniority, participants would be required to evaluate their behavior and remove any masks they wore at work to be considered natural.

In-basket training (IBT) approach

IBT is an approach for analyzing and advising trainees on the challenges they provide in a basket of papers and workplace-related documents. This method is intended to improve managers' decision-making and problem-solving abilities. This is a framework of simulation-

based training designed for companies and transferable to job experience. The participant utilizes a variety of office papers, including memos, reports, phone calls, and e-mails, often delivered to a management desk, to identify and address the priorities. The method comprises at least two primary steps. The participant begins working on the case with a strict time constraint and without communicating with anybody. Other contributors will then review and discuss who they are, how they are, where they are, why they are making each choice or action, and when they are doing it.

Vestibule training approach

This form of training is conducted away from the manufacturing site using equipment that closely matches that utilized on the job. It is a kind of off-the-job training where workers participate in a practical job in a different field than their own.

Apprenticeship training approach

It combines the study room's location with job experience. It is a system in which trainees work under the supervision of certified instructors and get lesser remuneration than "apprentices." They have been educated in this discipline. This strategy combines education and employment, and it strives to train qualified personnel to meet the rising demands of the business. This technology provides diverse mechanical, electrical, tailor-made capabilities, etc. Historically, apprenticeships in skilled occupations such as plumbers, carpenters, machine operators, and printers have been used. The expansive character of education assures the most satisfactory outcomes despite the passing of time.

Work shadowing approach

This training technique is selected in preparation for a second-line supervisor to assume the job of a leader since the applicant cannot be transferred into an official training program. To be eligible for a future government position, having direct experience with the fundamental tasks of the current employees would be great. The apprentices must stay in the presence of the functioning model they must find. Apprentices examine the difficulties of excessive effort in the employee's presence.

3.1.7 Training and Development Steps

There are five steps involved in training and development. The chart is given below:

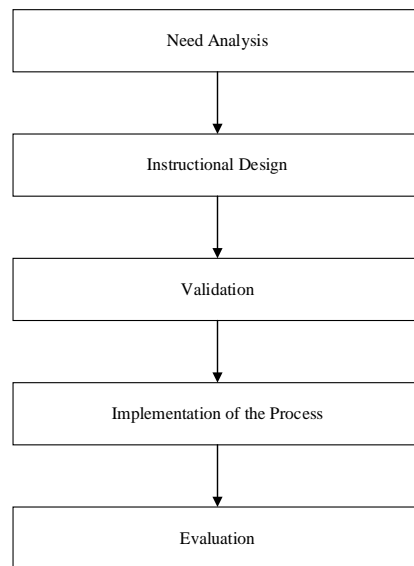| Need Analysis |
| :---: |
| ↓ |
| Instructional Design |
| ↓ |
| Validation |
| ↓ |
| Implementation of the Process |
| ↓ |
| Evaluation |

Figure 3: Steps of Training and Development.

- **Need Analysis:** The training process's first step is psychological. It recognizes the actual quality of task execution needed, analyzes the talents of the expected pupil, and creates genuine moderate skills and position objectives for execution. Organizational analysis is basically a systematic evaluation of the organization's objectives, resources, proper use and distribution of resources, potential development, and environment. To increase the company's productivity, it must choose where the focus should be on education.

- **Instructional Design:** In the second-foot measure indication design, individuals choose the content of the training program material, including workbook tasks.

- **Validity:** Speaking in front of a small group of delegates during a training session is the third phase in which the speaker's vulnerability is stifled.

- **Implementation of the Process:** The fourth phase is introducing the curriculum after training the desired staff population.

- **Evaluation:** Fifth is an evaluation or assessing phase in which management rates the success or failure of the programs. Evaluation of tasks is the primary emphasis of venture analysis. It must acquire many skills and training essential to do the job effectively. This is a systematic evaluation of the needed professions to identify work contents, knowledge, skills, and abilities. The primary components are the activities, implementation techniques, how people learn these abilities, and overall employee performance expectations. On the other hand, Evaluation of workforce internal and external factors impact the caliber of workforce required by a business. The social,

economic, political, and technical circumstances in which the firm works also influence the quality of its personnel. The workforce analysis considers these factors when determining the appropriate level of work quality. In order to meet the employee analysis's stringent quality standards, the unique coaching desires of the workers are established. These include (1) specific areas in which workers need training, (2) the capacity of current employees to study new competencies, (3) the time frame for training, and (4) job design and refurbishment via the use of new work techniques and technology.

3.1.8 Technique of Evaluating Training and Development Effectiveness

Five popular techniques are used in the corporate sector to evaluate the effectiveness of Training and Development.

3.1.8.1 The Kirkpatrick taxonomy model

Don Kirkpatrick developed and designed the Kirkpatrick Taxonomy, which is one of the most popular approaches for evaluating the efficacy of corporate training programs. Kirkpatrick's Taxonomy was named after him (Pearlstein, 2021; Tamkin et al., 2002). The framework provides a complete technique that can be used across all four levels to evaluate the efficiency of any training program or course.

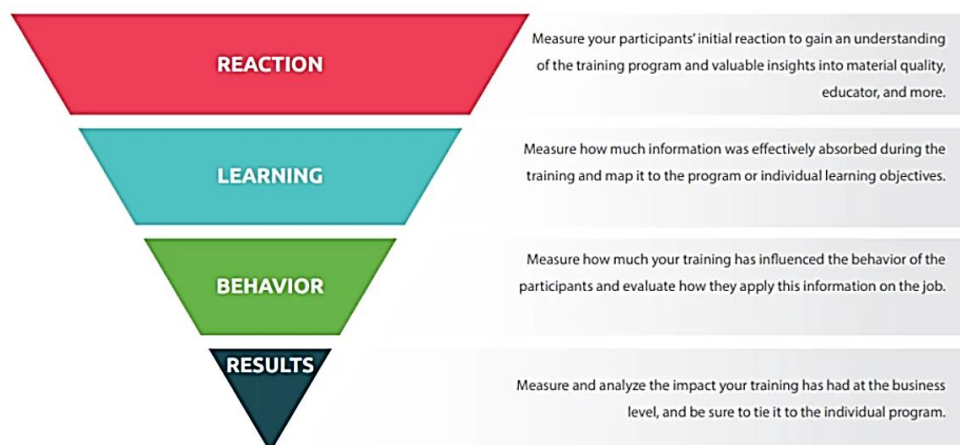The four-level that are used in this section are as follows:

Figure 4: Kirkpatrick Training and Development Technique

Level 1-Reaction: This is where you gauge how the participants responded to the training. To identify if the conditions for learning were present, you can ask the participants to complete a short survey or feedback form and gauge their reactions to training.

Level 2- Learning: In the second stage, the idea is to understand what the participants learned from the training. In most cases, practical tests or short quizzes are used to assess this before and after the training.

Level 3-Behavior: This stage takes place a while after the training. In this stage, you assess whether the participants put what they learned into practice in their job roles. This can be done by asking participants to complete self-assessments or asking their supervisor to assess them formally.

Level 4-Results: In the last stage, you need to evaluate whether the training met the stakeholders' expectations by determining the return on the expectations, also known as ROE.

3.1.8.2   The Phillips ROI model

Similar to the Kirkpatrick approach, the Phillips ROI model has an extra step: evaluate the program's return on investment (ROI) by measuring the difference between training cost and training results (Bailey, 2005).

Here is the step-by-step procedure to calculate ROI as per this method –

- **Collect the pre-training data:** The first step here is to collect pre-program data as a baseline measure that allows you to compare metrics before and after training.
- **Collect the post-training data:** The next step is to collect post-training data through varied sources such as participants, organizational performance records, team/peer groups, participants' supervisors, and other internal/external groups.
- **Isolate the effects of a training program:** At this stage, determine whether the results discovered are actually due to the training program. Identify all the key factors that might have contributed to the performance improvement
- **Convert the data to monetary gains:** Once you've isolated the effect of the program, you need to convert the data to monetary values and compare it to the overall program costs
- **Calculate the return:** Use the formula below to calculate the return.

$$ROI\ (\%) = \frac{Net\ Program\ Benefits}{Program\ Costs} \times 100$$

In case the training results exceed the cost, it is an indication of a positive training ROI. Enterprises need to change their approach if training costs exceed the results.

3.1.8.3 *Summative and formative evaluation*

A thorough evaluation can give you the best insight into the drawbacks of your training. So, it is also essential to know how to assess a training program both while it's being developed (formative evaluation) and after it has been delivered (Bhat, 2019).

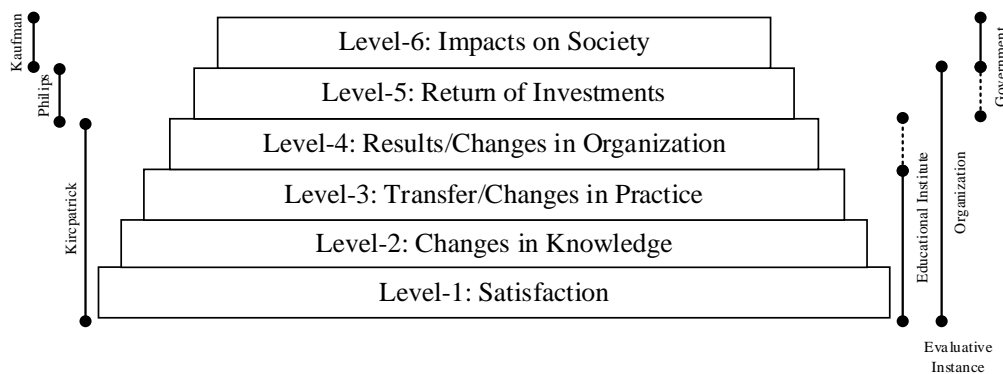### 3.1.8.4 *Kaufman's five levels of evaluation*

Figure 5: Training and Development Techniques and Evaluative Instance

Kaufman's Levels of Learning Evaluation is one of the other popular training evaluation methods that build on or react to Kirkpatrick's model (Kaufman & Keller, 1994). The levels and considerations of this method are as below –

- **Input** – Kind of resources and learning materials that training teams have at their disposal that they can use to support the learning experience.
- **Process**– Focuses on delivering the learning experience regarding its acceptance and how people respond to it.
- **Micro-level results**– Takes into account if the learner or the learning group acquired the knowledge and applied it to their respective jobs.
- **Macro-level results**– Takes into account if the performance improvements are due to the learning and application of new skills in the workplace and what kind of benefits participants get from the learning on an organizational level.

- **Mega level impact–** Considers the kind of impact the learning has on society or larger external stakeholder groups.

3.1.8.5 Anderson's model of learning evaluation

Yet another favorite type of training evaluation method, the Anderson model, helps businesses to keep their business strategy a priority (Tamkin et al., 2002). There are three stages to the Anderson Model –

- **Stage 1:** Evaluate your current training programs against the business's strategic priorities.
- **Stage 2:** The stage of measuring the contribution of training to strategic business results.
- **Stage 3:** At this stage, you find the most relevant approaches for your company and decide whether the ROI is worthwhile. When there is no satisfaction with the results of ROI measurement in stage 3, it's time to improve your training programs.

Chapter:04
# Analysis and Findings

4.1 Analysis and Interpretation

Question-1: Employees are pretty pleased with the training program					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	1	1	3.33	3.33	3.33
Neutral	8	9	26.67	26.67	30.00
Agree	6	15	20.00	20.00	50.00
Strongly Agree	15	30	50.00	50.00	100.00
Total	30		100.00	100.00	

This analysis indicates that 50% of IBBL corporate staff "Strongly Agreed" and 20% "Agreed". 26% of respondents remained undecided, 3.33% "Disagreed", and 0% "Strongly Disagreed" with the Employees are quite pleased with the training program" statement.
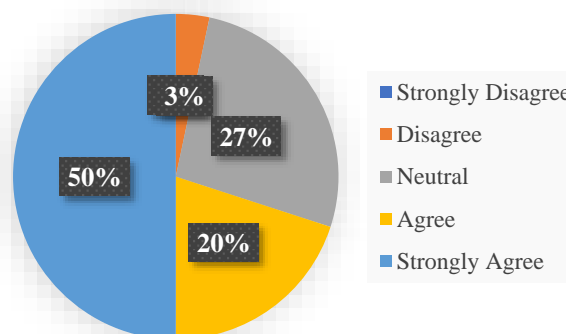
Question-2: Employees are pleased with the trainer					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	5	5	16.67	16.67	16.67
Strongly Agree	25	30	83.33	83.33	100.00
Total	30		100.00	100.00	

This analysis indicates that 16.67 per cent of IBBL staff "agreed" and 83.33 per cent "strongly agreed" that they are pleased with the trainer. Therefore, the majority of staff are pleased with the IBBL trainer.
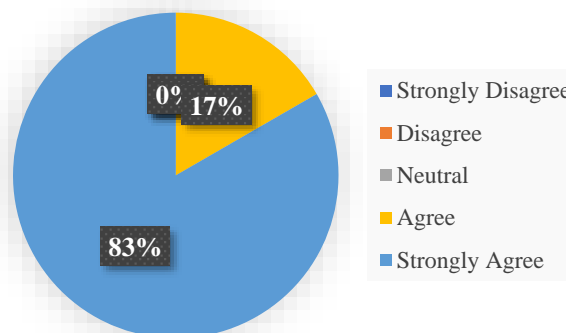
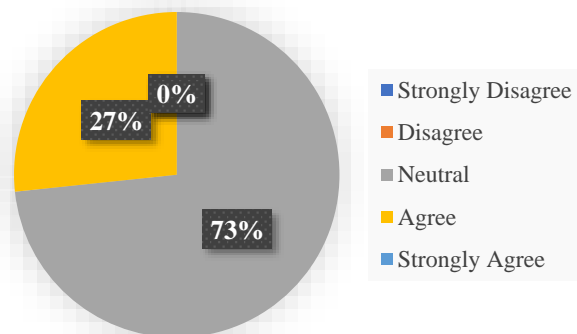| Question-3: The training material is relevant to the work responsibilities					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	9	9	30.00	30.00	30.00
Strongly Agree	21	30	70.00	70.00	100.00
Total	30		100.00	100.00	

The analysis illustrates that 26.67% of workers 'agreed' and 73.33% of employees 'strongly agreed'; As a result, an intern might conclude that IBBL training material is related to work content. Consequently, most staff highly believed that training material was relevant to their jobs.
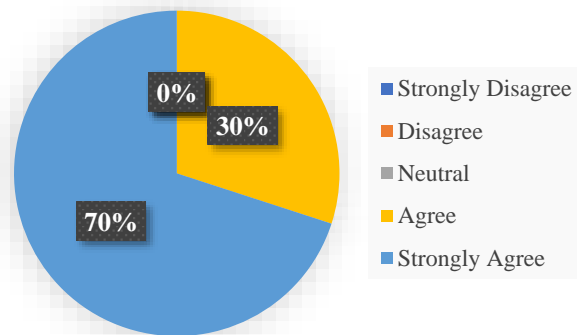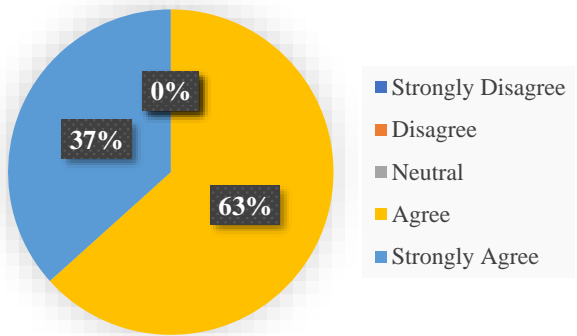

Question-4: The training environment is quite satisfying					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	22	22	73.33	73.33	73.33
Agree	8	30	26.67	26.67	100.00
Strongly Agree	0	30	0.00	0.00	100.00
Total	30		100.00	100.00	

This analysis shows that 73.33 per cent of workers are "neutral", and just 26.67 per cent are "agreed". Therefore, it suggests that the training environment at IBBL is neutral, neither significantly satisfied nor significantly less satisfying.
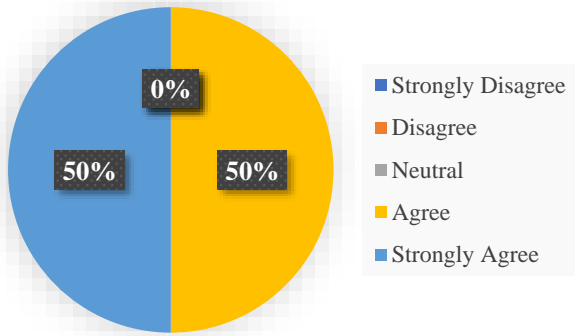
Question-5: A training program is designed to achieve organizational objectives					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	19	19	63.33	63.33	63.33
Strongly Agree	11	30	36.67	36.67	100.00
Total	30		100.00	100.00	

This analysis indicates that 63.33% of staff "agreed" and 36.67% of employees strongly agreed. Most Islami Bank Bangladesh Limited staff "agreed" that the training program is geared toward achieving the organization's objectives; however, few employees strongly agreed.

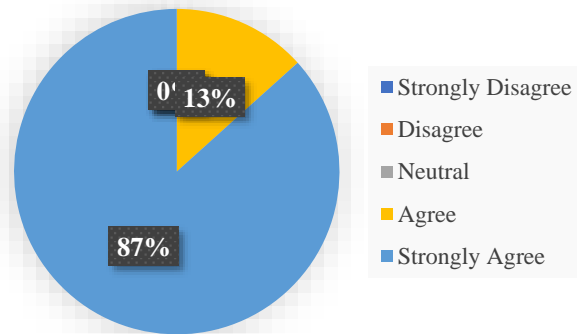| Question-6: Training may boost the motivation of the employee					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	15	15	50.00	50.00	50.00
Strongly Agree	15	30	50.00	50.00	100.00
Total	30		100.00	100.00	

The analysis illustrates that fifty per cent of staff "agreed" and fifty per cent "strongly agreed." As an intern, I can say that the training offered by IBBL enhances the motivation of its employee.

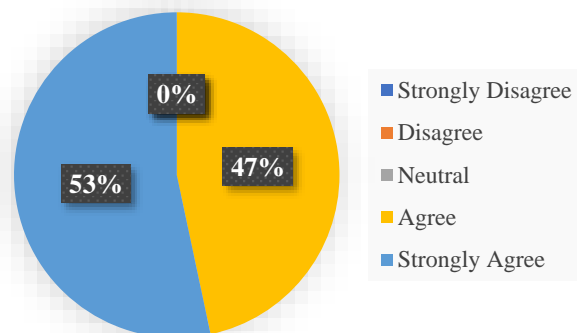| Question-7: Training is more effective for improving the existing work					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	4	4	13.33	13.33	13.33
Strongly Agree	26	30	86.67	86.67	100.00
Total	30		100.00	100.00	

This analysis indicates that 13.33per cent of workers "agreed" and 86.6 per cent "strongly agreed"; therefore, most staff strongly felt that training is more advantageous than other methods for enhancing present job performance.

Question-8: Training can improve the employee's competency					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	14	14	46.67	46.67	46.67
Strongly Agree	16	30	53.33	53.33	100.00
Total	30		100.00	100.00	

The analysis illustrates that 46.67% of staff at Islami Bank Bangladeshi Limited 'agreed' and 53.33% 'strongly agreed' Therefore, it may be said that training can enhance an employee's competency level.
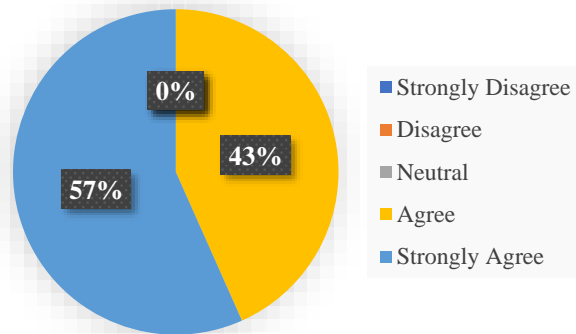
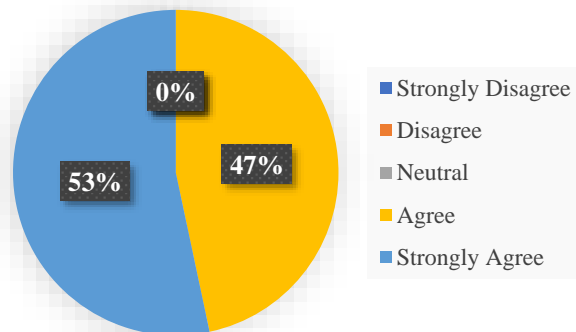| Question-9: Employee productivity may be increased via training					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	13	13	43.33	43.33	43.33
Strongly Agree	17	30	56.67	56.67	100.00
Total	30		100.00	100.00	

This analysis indicates that 43.33% of employees 'agreed' and 56.67% 'strongly agreed'; Thus, it is found that the training offered by IBBL increases the productivity of its employees.

Question-10: Training enhances workers' understanding of new procedures and banking policies					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	0	0	0.00	0.00	0.00
Agree	14	14	46.67	46.67	46.67
Strongly Agree	16	30	53.33	53.33	100.00
Total	30		100.00	100.00	

This analysis indicates that 46.67% of corporate employees 'agreed' and 53.33% of employees 'strongly agreed'; therefore, it can be said that IBBL's training helps to increase employees' awareness of new procedures and banking policies.

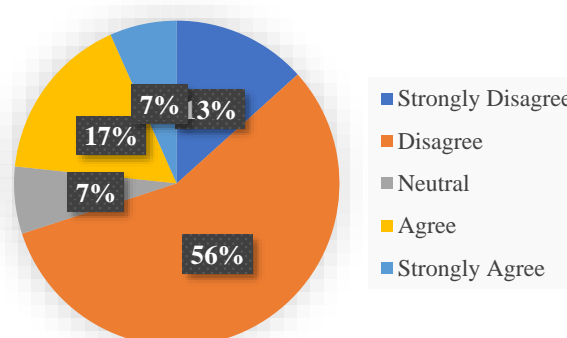| Question-11: Training may radically affect the mentality of present employees					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	0	0	0.00	0.00	0.00
Disagree	0	0	0.00	0.00	0.00
Neutral	12	12	40.00	40.00	40.00
Agree	6	18	20.00	20.00	60.00
Strongly Agree	12	30	40.00	40.00	100.00
Total	30		100.00	100.00	

The analysis shows that forty per cent of staff were neutral, twenty per cent agreed, and forty per cent strongly agreed. Only twenty per cent of staff thought that training might permanently alter the mindset of present employees. Other staffs are impartial and firmly in agreement.
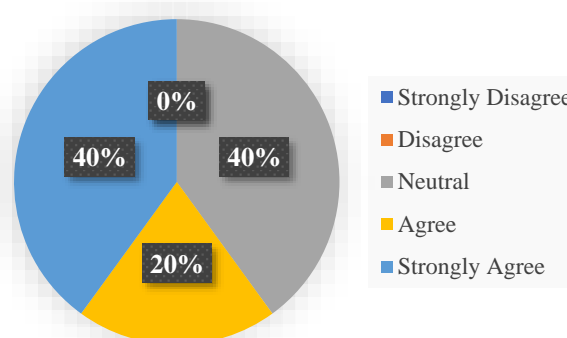
| Question-12: Employee turnover is reduced via training					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	4	4	13.33	13.33	13.33
Disagree	17	21	56.67	56.67	70.00
Neutral	2	23	6.67	6.67	76.67
Agree	5	28	16.67	16.67	93.33
Strongly Agree	2	30	6.67	6.67	100.00
Total	30		100.00	100.00	

This analysis indicates that 56.67% of employees "disagreed", 13.3% of employees "strongly disagreed", 6.67% of employees were "neutral", 16.67% of employees "agreed", and 6.67% of employees "strongly agreed". It shows that just a small number of employees firmly agreed. The majority of staff strongly opposed and disputed that training reduces employee turnover.

Question-13: Training has a good correlation with reducing excessive absence					
Responses	**Frequency**	**Cumulative Frequency**	**Percentage**	**Valid Percentage**	**Cumulative Percentage**
Strongly Disagree	7	7	23.33	23.33	23.33
Disagree	16	23	53.33	53.33	76.67
Neutral	7	30	23.33	23.33	100.00
Agree	0	30	0.00	0.00	100.00
Strongly Agree	0	30	0.00	0.00	100.00
Total	30		100.00	100.00	

The analysis illustrates that 53.33 per cent of corporate employees "disagreed" with this remark, 23.33 per cent "strongly disagreed", and 23.33 per cent remained "neutral". It can be noted that the majority of staff disagreed and strongly disagreed with the statement that training may favorably impact absence levels.
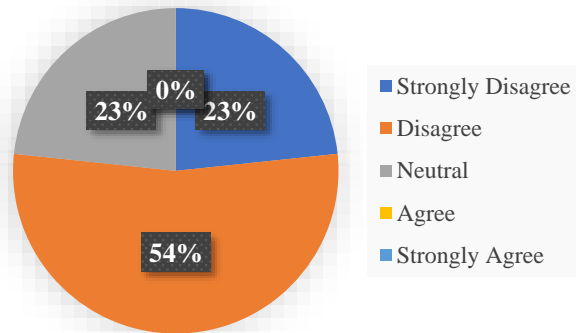
4.2 SWOT analysis of IBBL

Each organization's life cycle comprises internal business strengths and weaknesses and external company opportunities and dangers.

Strengths

- IBBL serves its customers with exceptional and consistent quality in all services.
- IBBL is a financially stable business.
- IBBL has almost achieved client satisfaction.
- IBBL has an exploration department.
- IBBL has the largest private bank branch network in Bangladesh.
- IBBL is extending its social services.
- IBBL uses modern technology to guarantee consistent quality and procedure.
- IBBL provides a great work environment for its employees.

Weaknesses

- In contrast to other banks, the credit facility method draws out.
- The other zone has little appeal to the employees.
- In various areas, IBBL lacks qualified human resources.
- Strong publicity is lacking in IBBL.

Opportunities

- IBBL may declare that its customer service is more sophisticated and up to date.
- In a distant location, several branches can be open.
- leadership role in the nation's Islamization of banking
- IBBL can develop a skilled, competent, and knowledgeable workforce because it provides a conducive work environment.

Threats

- Various new banks are entering the market with new facilities.
- The global trend of mergers and success in financial organizations is problematic.
- Frequent taka devaluations and foreign currency rate volatility are the issue's roots.
- Recovering the contestant's work environment.
- Local competitors might obtain a substantial market share by selling identical products.

4.3 Findings

This report focuses on the training and development of Islami Bank Bangladesh Limited (IBBL). Then, each answer is examined for both valid and invalid information. The following are:

- **Limited Budget:** Islami Bank Bangladesh Limited is conscious of the management development program. But the budget for employee training is not adequate for foreign training.

- **Require early notification:** In IBTRA, the HR manager does not provide advance notice of training to selected staff, which prevents the staff from gaining an accurate understanding of the instruction.

- **Insufficient emphasis:** Islami Bank Bangladesh Limited does not place sufficient emphasis on pre-and post-training evaluations. IBBL should pay more attention to pre-training and post-training evaluations so that employees can do better

- **Require Scientific Training Evaluation:** The approaches to training assessment are not scientific. IBBL should have scientific approaches in the training sector.

- **Lack of Technology advancements:** Islami Bank Bangladesh Limited has not emphasized the latest technology in the training program. Without using the latest technology, it won't be beneficial for IBBL.

- **Require a Clear view:** The training program has not been clarified and structured.

Chapter:05
Recommendations and
Conclusion

5.1 Recommendations

Though Islami Bank Bangladesh Limited (IBBL) is performing well, it has some crucial areas to improve, which are prescribed below:

- **Use of Advance technology:** IBBL needs to utilize more modern technologies and technological resources to keep pace with the changing times.

- **Increase training areas and numbers:** The Bank should increase its training numbers and areas because IBBL does not have any other section of training area apart from IBTRA, which is located in Dhaka. Employees outside of Dhaka branches face problems reaching here for training for other branches.

- **Use of scientific Evaluation Programs:** The approaches of the training program should be scientific.

- **Provide a Clear view:** The training method should be more clarified and structured. Because without a clear view, an organization can do their work correctly.

- **Pre- and Post- training:** Islami Bank Bangladesh Limited should use pre- and post-training performance evaluation approaches to assess before and after training.

- **Evaluation programs to boost performance:** HRD should give Islami Bank Bangladesh Limited's trainers expert advice, usually about how vital the training program is and how to improve it.

- **Fund for advance training:** The Bank must fund enough for the advance training program from abroad, if necessary.

5.2 Conclusion

Bangladesh currently has plenty of banks in the banking sector. So, there is a high degree of rivalry amongst these banks. To do better and work well in banks, their employees should be trained more in customer service. They would naturally perform well if employees were highly motivated. The HR department should give them proper incentives and training to inspire them. There is an excellent need for well-structured and well-practised HR policies in any organization. Bangladesh is not likely to have any significant input from non-public corporate banks at this discretion. This file is a continuity of Bangladesh Islami Bank Ltd. As a unique trade bank, IBBL has succeeded with ninety branches in particular, and IBBL's administrative and human resources are excellent. With the assistance of a crew from the most discovered and scholarly group, the entire licensed Bank IBBL manages and operates that outstanding finance

and Banking expert. Effective training programs can be performed so that employees give the organization their best. And the assessment approaches should also be relevant, not biased or critical. For performance evaluation, a few methods should be implemented. With HR practices and policies, Bangladesh's banking sector has grown significantly, and the instruction is only efficient if all instructional material is used before, after and throughout the training project. It will also grow further in the future by implementing practices and policies for human resources.

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Appendix

Islami Bank Bangladesh Limited

Please respond to the following questions on IBBL's training and development program with your thoughts.
Please take a minute to inform us about your Training Program.

kohinur11-5714@diu.edu.bd (not shared) Switch account

* Required

Employees are quite pleased with the training program *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Employees are pleased with the trainer *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

The training material is relevant to the work responsibilities *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

The training environment is quite satisfying *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

A training program is designed to achieve organizational objectives *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Training may boost the motivation of the employee *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Training is more effective for improving the existing work *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Training can improve the employee's competency *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Employee's productivity may be increased via training *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Training enhances workers' understanding of new procedures and banking policies *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Training may radically affect the mentality of present employees *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Employee turnover is reduced via training *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Training has a good correlation with reducing excessive absence *

○ Strongly disagree

○ Disagree

○ Neutral

○ Agree

○ Strongly agree

Submit   Clear form