

Employee Training and Development System of Banking Sector of Bangladesh: An Empirical Study on Eastern Bank Ltd.

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Abstract: *Organizational psychology holds that successful organizations do not owe their success solely to market realities and sustainable competitive advantages. Successful companies are those that consider their human capital as their most important asset. Training and development aid in organizational development i.e. Organization gets more effective decision making and problem solving. It helps in understanding and carrying out better organizational policies. This paper aims at evaluating the status of human resources management practices in banking sector in Bangladesh with special emphasis to training and development. An empirical study was conducted on Eastern Bank Limited in this regard. This study is basically based on the blending of both quantitative and qualitative result. Basic statistical tools and techniques were applied to make the study concrete and meaningful. Although the study has found that the practice of human resource management is at the introductory stage in the banking sector in Bangladesh, but the long-term plans for employee development is almost absence in banking sector, especially in Eastern Bank Limited. However, a well-structured training and development program with the long-term plan is extremely felt among the employees in Eastern Bank Limited which should be adopted by the bank for the better interest of the bank and employees as well.*

Keywords: *Human Resource Management, Employee Training and Development, Banking Sector in Bangladesh*

1. Introduction

Human resources are critical for effective organizational functioning (Griffin, 2006). Training and development enable employees to perform their present job effectively and to prepare for future jobs. The current business environment is constantly changing, so it is crucial that organizations train and develop their employees to stay ahead of the competition. However, many organizations have failed to recognize the number of benefits that exceeds the costs associated with having untrained and under-developed employees. Most organizations put training and development to pursue other strategies. Yet, the majority of organizations continue to reap little benefit due to their lack of training and development initiatives. Training can have a major influence on organizational behavior in two aspects.

The first aspect is that training and development allow the employee to effectively perform his or her job. As an employee's abilities increase there is a high potential that

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the organization's performance will increase. Therefore, training and development does have a positive relationship with organizational success. And what is even better is the fact that better trained and developed employees are more motivated. The second aspect of how training and development can influence the behavior of organizational members is that it increases the employee's ability to make more effective decisions. Employees are more willing to accept responsibility for their decisions and have strong desire to place the organizational objectives above their own. Both training and development are forms of learning that apply to any business. Training, on the other hand, is teaching people skills that they lack. Together they can help develop an organizational culture that fosters employee commitment.

2. Training Ideas and Outline Process

Here is a relatively simple overview of typical reference models, processes and tools found in the effective planning and delivery of organizational training.

There are many different training and development methods. On-the-job training, informal training, classroom training, internal training courses, external training courses, on-the-job coaching, life-coaching, mentoring, training assignments and tasks, skills training, product training, technical training, behavioral development training, role-playing and role-play games and exercises, attitudinal training and development, accredited training and learning, distance learning - all part of the training menu, available to use and apply according to individual training needs and organizational training needs.

More importantly, training - or learning, to look at it from the trainee's view - is anything offering learning and developmental experience.

Development isn't restricted to training - it's anything that helps a person to grow, in ability, skills, confidence, tolerance, commitment, initiative, inter-personal skills, understanding, self-control, motivation, and more.

Some theoretical discussion on Training and Development: A brief note about training and development is given below:

2.1 Definition of Training

Training is the process of developing individual's knowledge, skills and abilities in order to bring a change in attitude so as to improve present and future organization performance. Training teaches skills for use in the present and near future. It is 'TASK' oriented. Where T=training, A=Attitude, S=Skill, K= knowledge.

When an employee can bring a desired change in attitude about a particular subject by acquiring knowledge and skill through training one can easily say that the employee becomes trained. Thus training is a continual process of helping employees performs at a high level and it is a life long process for self-development.

2.2 Definition of development:

Development is a way of preparing some one for the new and greater challenges he or she will encounter in another more demanding job. Again development focuses on the future. It helps employees acquire the background and skills they need to continue being successful as their careers progress.

Development is more educational than skill oriented. All development is really self-development and it is a continuing progress. Without a personal commitment, self-development cannot occur.

2.3 Difference between employee training and development

Training differs from development in that it relies more heavily upon the instructor; development on the other hand relies upon the participant’s initiative asking questions to bring out important points and their relevance. Again training as geared to improving employees’ skills so they can perform their job as well as possible, development focuses on the future. Development helps employees acquire the back ground and skills they need to continue being successful as their careers progress. It is more educational than skills oriented. Development is in fact self development.

2.4 Training and Development Framework

We know that successful candidates placed on the jobs need training to perform their duties effectively. Workers must be trained to operate machines, reduce scrap and avoid accidents. It is not only the workers who need training. Supervisors, managers and executives also need to be developed in order to enable them to grow and acquire maturity of thought and action. Training and development constitute an ongoing process in any organization.

Let us try to understand the distinction between Training and development through the following table:

Learning	Training	Development
Who	Non-managers	Managers
What	Technical / Mechanical Operation	Theoretical / conceptual ideas
Why	Specific job related	General knowledge
When	Short term	Long term

3. Literature Review

Training and development refers to the practice of providing training, workshops, coaching, mentoring, or other learning opportunities to employees to inspire, challenge, and motivate them to perform the functions of their position to the best of their ability and within standards set by local, state, tribal, federal and licensing organization guidelines. Training and development activities provide all involved system with the tools they need to develop professionally, increase their knowledge, effectively work with family, and build their capacity to perform the tasks associated with their positions within the system of care. Training is the activities that are designed to provide learners

with the knowledge and skills needed for their present jobs whereas development is the learning that goes beyond today's job and has more long-term focus (Mondy, 2008). Development is an attempt to improve current and future management performance by imparting knowledge, changing attitudes or increasing skills (Dessler, 2003).

Employee training and development has enormous impact on organizational effectiveness. It is observed that more investment in training and development has led to more profitability of the private sector industrial enterprises of Bangladesh (Hoque 1994). A training needs analysis is to understand what training employees really need (Cekada, 2010). Fred and Warmerdem (1997) identified that many organizations show remarkable differences with respect to the basic processes of their training systems: the shaping of training policies, the development of training programmes and the execution of training activities. In practice, training systems are much more organization-specific than training literature usually suggests.

Thang and Buyens (2008), after reviewing 66 studies conducted in different countries, concluded that training leads to improved knowledge, skills, abilities, attitudes, and behavior of employees that ultimately enhance excellent financial and non-financial performance of the organizations. Moreover, Mexican companies consider employee training and development as their sources of competitive advantages to face the challenges of globalization (Ruiz & Germain 2008). In addition, training activities have noteworthy influence on employees' organizational commitment in manufacturing firms in India (Agarwala 2008). Distinctive HRM practices have enabled Japan in becoming one of the most industrially developed countries of the world through creating competitive advantages (Hoque 1990; Mohiuddin & Mahmood 1999).

Training research has begun to draw heavily upon theory from related research domains (Tannenbaum & Yukl, 1992). For example, influences from cognitive and differential psychology are having a significant impact on training research. This relatively recent work is extending the conceptualization of learning and individual change beyond the prescriptions of classic principles of learning that have dominated training design for over three decades. This integration is encouraging. It promises to revolutionize conceptualization of the process by which expertise develops. This work, however, continues to reflect the dominant individual level orientation of training. Training is being conceptualized as integral to the strategic goals of the organization (Schuler & Walker, 1990), as a component of the human resource planning process (Jackson & Schuler, 1990), and as an activity that is constrained by organizational environment features (Baldwin & Ford, 1988).

Although it is axiomatic that psychological change is rooted in individuals, this narrow orientation neglects the constraining influence of contextual factors at higher levels of the organizational system. The need for change, the implementation of interventions, and the transfer of trained skills are embedded within the context of work team, sub unit, and organizational levels. These contextual features and processes ultimately facilitate or inhibit the expression of trained skills.

4. Objectives of the Study

There are two types of objectives, such as general objective and specific objectives. To evaluate the HRM practices in banking sector in Bangladesh with special emphasize to training and development system by conducting an empirical study on **Eastern Bank Limited**. The specific objectives are:

- ☛ To find out the challenges that banks face with employee retention in an increasingly competitive labor market.
- ☛ To identify the problems of employee training and development.
- ☛ To give recommendations for efficient training and development system.

5. Methodology

The report is prepared on the basic of training and development system of Eastern Bank Limited. To conduct the overall study, at first the researcher explored the sources of Primary and Secondary information and data. I have interviewed the officials for getting more information. This study is basically exploratory in nature. Given the nature of the study, it was required to collect data both from primary sources and secondary sources.

Secondary data are collected from different sources such as: annual report of Eastern Bank Limited, bank websites, published journals, books, HR manuals, and other published and unpublished materials.

A well structured questionnaire was used to collect primary data. Multiple-choice types of questions were also used to obtain unbiased responses. The authors visited the head office and some branch offices of EBL .The data thus were collected and presented in the study.

In getting primary data, interview is conducted with a structured questionnaire. The primary data have been processed and tabulated using MS-Excel. Final analysis is made based on these responses and relevant statistics.

5.1 Data collection tools used:

Questionnaire has been formulated based on pilot study. On the basis of pilot study final interview schedule is designed. In the study, the researcher used a structured questionnaire to collect primary data from the sample. The questionnaire used in this study is comprised of two parts. In the first part the questionnaire required some personal information. However this portion was optional. In the second part of the questionnaire there were questions on perceptions of the respondents on training quality of the Eastern Bank Ltd. A five point Likert scale ranging from “Strongly Agree=1” to “Strongly Disagree=5” was used to measure the 15 items.

This task depends on the nature and type of data arrived through the method stated above. Clearly, one thing can be stated that qualitative and quantitative analysis will be made in order to achieve an appropriate and useful finding and make a logical conclusion and recommendations.

6. Training and Development Methods of Eastern Bank Limited (EBL)

6.1 Organizational Overview

With a vision to become the bank of choice and to be the most valuable financial brand in Bangladesh, Eastern Bank Ltd. (EBL) began its journey in 1992. Over the years EBL has established itself as a leading private commercial bank in the country with undisputed leadership in Corporate Banking and a strong Consumer and SME growth engines.

6.2 Employee Training and Development system in EBL

After recruiting a potential candidate, the HRD's first job is to orient the new entrant about the organization and provide him/her with all the necessary knowledge about their duties and responsibilities. This is done to ensure effective input about the organization to the employees and to enhance their level of performance. The training program also includes courses to ensure employee retention. In Eastern Bank Ltd. spending in training programs for employees is not an expense, but an investment. Each and every permanent employee must have 30 days of training.

6.3 Training and Development Issues: The training program includes the following :

Orientation Training: Orientation program consists of a five days' workshop which includes brief ideas about the whole organization and it's Human Resource Division in the first two days; Anti-money laundering, Negotiable Act and Financial article are discussed in the last three days. Sometimes seven days training are provided to the contractual employees by their respective department.

In-house training: This training is conducted by their own trainer when it is necessary for the new or existing employees. This training includes both job specific and need base training. Orientation training is also a part of in-house training.

Job specific training: "Mock Branch" training is an example of job specific training which is applicable for all branch employees. This training improves employee's knowledge, service quality, and risk and compliance issues about specific job.

Need based local/foreign training: These trainings are conducted by hiring external trainers or sending the employee in the external training houses. As these are expensive trainings so every single employee cannot participate. Nominations are given from each department and then approval is taken from division head and only the nominated employees take part

Peer or Supervisor's coaching: This training is conducted under the direction of supervisors or fellow colleagues.

E-learning: Online training and evaluation. It is a mandatory part of training.

There are six courses that every employee must do. The mandatory four courses are: Human resource division, anti-money laundering, EBL Bank overview (which includes operations, retail banking, SME and whole- sale banking), company secretariat, legal and regulatory and internal control.

The other two courses are based on the respective department. Examinations and results both held and published via internet. Every department has to follow an employee performance measurement method devised by the HRD. This performance measurement form is filled out and signed by the supervisors and respective Department Heads. Based on these performance reviews, training needs are identified for different employees.

6.4 Stages of training procedure of EBL: Some certain stages are followed before and after training. Stages can be defined in following format:

(i) Stage 1-Analyzing employees

In this stage the bank evaluates employee based on their accomplishment and skill. The Bank evaluates employee skill based on their performance, background, job related experience and educational achievement mainly. After assessing employees if the organization finds that employees are skilled enough and they can do their job efficiently than the bank. let them move to do their job. If they finds that employees are not skilled enough than management continue to the next stage.

(ii) Stage 2-Training needs assessment

After evaluating employees skill deficiency the Bank identifies the area in which the employees are not skilled. Need assessment is done by examining employee's performance and career background.

Normally peoples of this organization face problems in using IT software, managing assets and accounts related books. So based on their performance and organizational position the skill criteria are identified and after assessing their skill deficiency management move on to the next stage.

(iii) Stage 3-Providing Training

After assessing the training criteria the Bank divides employees (selected for training) in two groups. (1) The employees who have theoretical knowledge about the training criteria; only practice is arranged for them. (2) Employees who does not have theoretical knowledge: Employees who do not have theoretical knowledge; formal training is arranged for them.

(iv) Stage 4-Evaluation of performance

After providing training employees move to their job. Then management evaluates their performance. If management finds employee performance is satisfactory then training procedure comes to an end and he or she can continue with their job. If management finds some deficiency in employee's performance then the employee goes through the training procedure again.

6.5 Evaluation of training programs

Various methods can be used to collect data on the outcomes of training. Some of these are:

a. Questionnaires

Comprehensive questionnaires could be used to obtain opinions, reactions, and views of trainees.

b. Tests

Standard tests could be used to find out whether trainees have learnt anything during and after the training.

c. Interviews

Interviews could be conducted to find the usefulness of training offered to operatives.

d. Studies

Comprehensive studies could be carried out eliciting the opinions and judgments of trainers, superiors and peer groups about the training.

e. Human resource Factors

Training can also be evaluated on the basis of employee satisfaction, which in turn can be examined on the basis of decrease in employee turnover, absenteeism, accidents, grievances, discharges, dismissals, etc.

f. Cost benefit analysis

The costs of training (cost of hiring trainers, tools to learn, training centre, wastage, production stoppage, opportunity cost of trainers and trainees) could be compared with its value (in terms of reduced learning time, improved learning, superior performance) in order to evaluate a training program.

g. Feedback

After the evaluation, the situation should be examined to identify the probable causes for gaps in performance. The training evaluation information (about costs, time spent, outcomes, etc.) should be provided to the instructors, trainees and other parties concerned for control, correction and improvement of trainees' activities. The training evaluator should follow it up sincerely so as to ensure effective implementation of the feedback report at every stage.

7.0 Findings and Analysis

Based on the analysis of training and development methods in EBL, the following major findings are originated:

Training and development system	EBL
1.Orientation	Well defined orientation training.
2.Internal Training programs	Organized as per specific requirements.
3.External Training programs	Organized regularly with collaboration of relevant employee participation.
4.Mentoring	Not provided at EBL.
5. Manager Development	No such training is existent at EBL.
6.Peer or Supervisor coaching	Provided occasionally at EBL.
7.Job specific training	Very specific training program at EBL as job rotation is not frequently practiced.
8.Evaluation	Mainly individual evaluation based on supervisors reports, for some training programs written exams are taken & the results are published online.

9. Training need analysis	Based on a well defined program which contains-employee analysis, Training needs assessment, Providing Training & performance evaluation.
10. Training variation	Variety of trainings provided focusing on the behavioral traits to job specific technical trainings.

For the research it has sample size of 50 from the concerned population for the research, it took a survey on 50 employees. The survey was made by the closed ended structured questionnaire containing 15 items or questions with five point Likert scale in order to measure the perception about the employee training and development system of Eastern Bank Ltd. The total population was classified into five classes and the responses had been collected according to these classification. The research took place at different branches of Eastern Bank Ltd. After finishing the survey all the questionnaires were gathered and put all the data from the questionnaires into Microsoft Excel. Then by using the software it came up with the findings, which helped to explain the necessity of employee training for the development of the employees in the Eastern Bank Ltd.

As mentioned earlier the questionnaire had 15 items and each item had five point Likert scale. Which means under each item or question one employee had to respond any of the points among the five Likert scale.

7.1 Findings and analysis of the individual items or questions

Percentages of the responses on each of the five different scale points calculated from the total responses of 100 customers on each item or question.

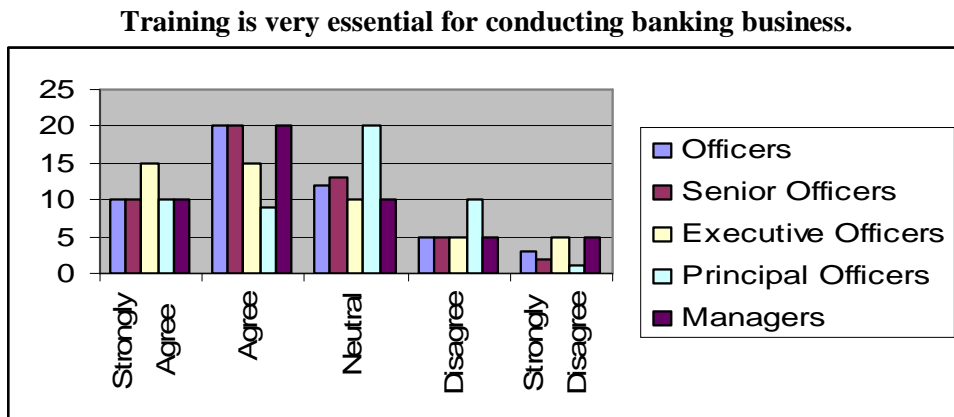


Fig-1: Employees' responses regarding question 1.

The above question states that training by **Eastern Bank Ltd.** is necessary. About 20% senior officers and Managers think that training is necessary. Then about 15% strongly agree with this and about 20% are neutral. Very few of them disagreed with the statement and very insignificant portion strongly think that training is not sufficient. Most of the classes of employees had shown a positive response.

The mean value regarding all the responses is 3.7, which means the employees' perception regarding this statement is good. The standard deviation 1.10 proves that the mean 3.7 can vary 1.10 more or less. This shows that the findings regarding this are not so reliable.

Training is necessary in every year.

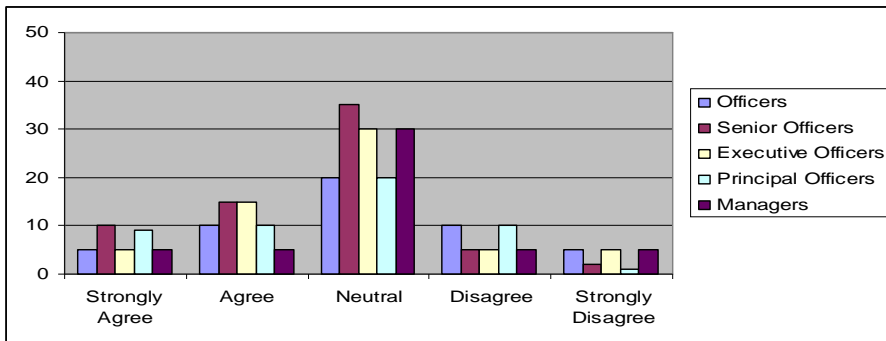


Fig-2: Employees' responses regarding question 2.

The above statement states that how much the employees are interested with their training in every year. Thirty five percent (35%) of the respondents were neutral with the statement. Among them all classes equally responded. 15% of the officers were agreed with the statement. Among them senior officers & executive officers and principal officers were the major portion, the rest were equally responsive. About 10% respondents disagreed with the statement. Of which principal officers & officers comprised 7% and the rest 3% were comprised with other classes equally. Only 10% senior officers were strongly satisfied with the statement. And only 5% managers and 5% other classes officers were fully dissatisfied with the statement. The mean value regarding all the responses is 3.09, which means the employees' perception regarding this statement is neutral. The standard deviation .87 proves that the mean 3.09 can vary .87 more or less. This shows that the findings regarding this are reliable.

Eastern Bank Ltd. offers a convenient system for training.

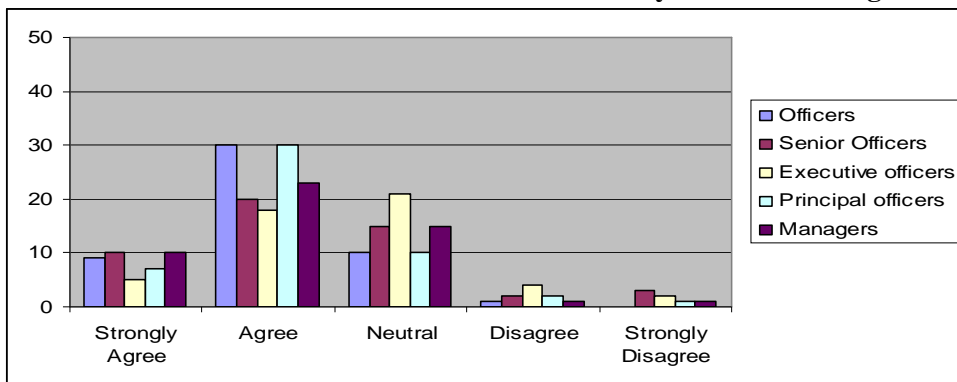


Fig-3: Employees' responses regarding question 3.

The statement states the satisfaction level of the employees according to the training quality. 30% of the respondents agreed that they were satisfied about the service quality while training. . Among this 30% officers & principal officers, 20% senior officers and 23% were managers, the rest were equally responded. About 5% executive officers disagreed with the statement. About 10% employees were strongly satisfied and about 2% were strongly dissatisfied. The mean value regarding all the responses is 3.12, which means the employees’ perception regarding this statement is agreed. The standard deviation .90 proves that the mean 3.12 can vary .90 more or less. This shows that the findings regarding this are reliable.

Employees are interesting about the training system of Eastern Bank Ltd.

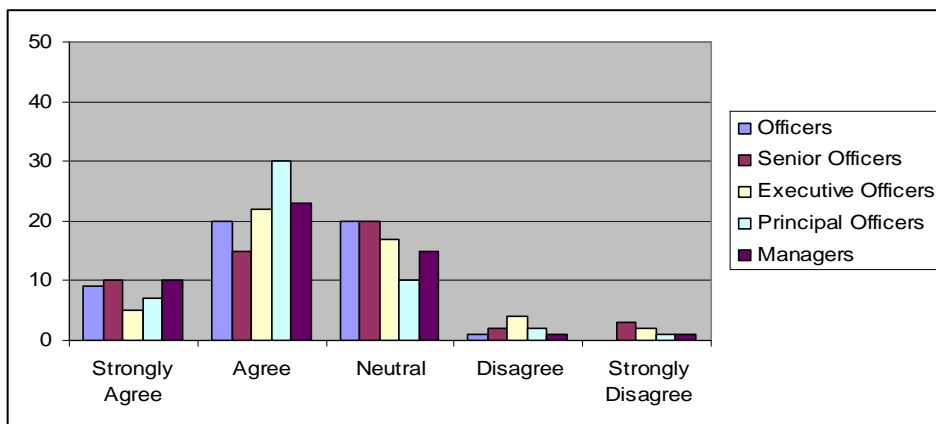


Fig-4: Employees’ responses regarding question 4.

The statement shows the satisfaction level of the employees about their interest of training provided by the bank. Most of the employees (30%) are satisfied with the service.

Among them 30% are Principal Officers, 10% are managers and executive officers and others are 15%. Then about 20% employees are neutral. A little portion (4%) of executive officers has disagreed with the system. About 3% of senior officer & 1% of the rest also disagreed with the system. Very insignificant portion (3%) of employees was strongly dissatisfied with the system. The mean value regarding all the responses is 3.15, which means the customers’ perception regarding this statement is neutral. The standard deviation 1.02 proves that the mean 3.15 can vary 1.02 more or less. This shows that the findings regarding this are reliable.

The training system of Eastern bank ltd. can successfully train the newly appointed employees.

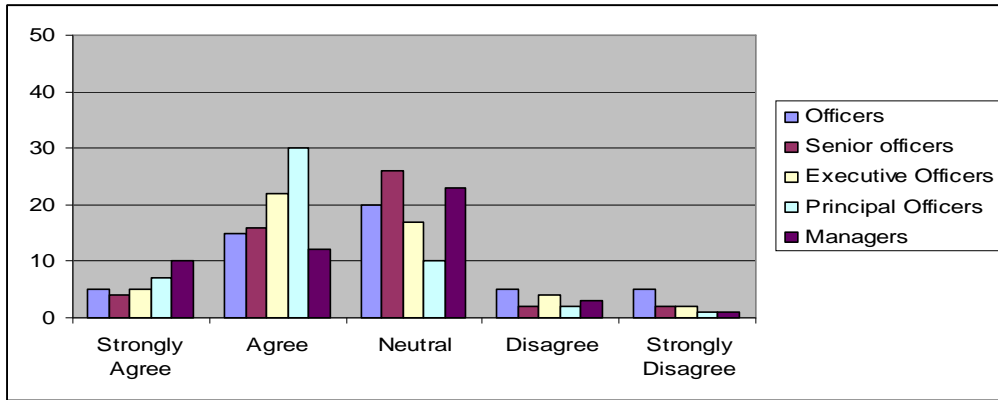


Fig-5: Employees' responses regarding question 5.

The above statement states that whether the employees are successfully trained or not. About 30% of the employees are satisfied with the service. This includes principal officers 30%, executive officer 23%, others 15%. About 27% of the senior officers and managers are neutral with the quality of training system. They include teachers 27%, senior officer & managers 23%, officers and senior officers 20% and others 12%. About 5% employees are dissatisfied with the quality of training. This contains officers 5%, executive officers 4%, managers 3% and others 2%. About 3% of the total employees are strongly dissatisfied with the quality of training. Few employees (10%) are strongly satisfied with the quality of training. This includes managers, principal officers and officers. The mean value regarding all the responses is 3.03, which means the employees' quality regarding this statement is neutral. The standard deviation 1.18 proves that the mean 3.03 can vary 1.18 more or less. This shows that the findings regarding this are not so reliable.

The lectures are easy to understand.

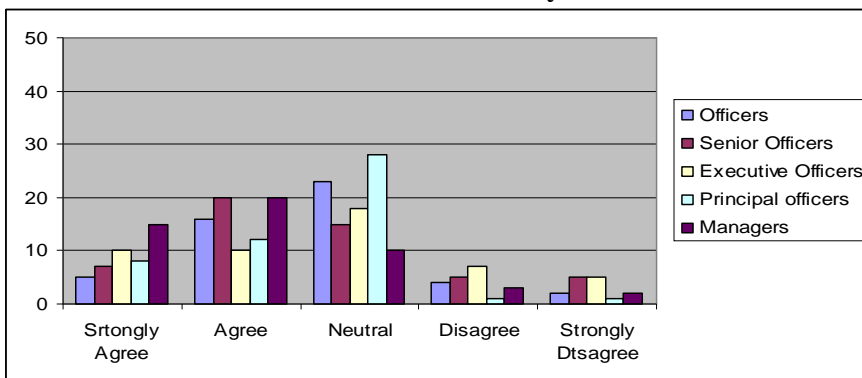


Fig-6: Employees' responses regarding question 6.

The statement states that if the lectures provided to trainee are easy to understand. About 28% of the employees are neutral about their satisfaction level. This comprises 28% of principal officers, 23% of officers, 15% of senior officers and executive officers and 10% managers. 20% of the employees are satisfied with the quality of lectures provided in the training courses.

This includes 20% of managers and senior officers & 18% of executive officers. About 8% employees are dissatisfied with the quality of the lectures. About 15% of the managers are strongly satisfied with the quality of the training lectures. About 5% of the senior officers and executive officers are strongly dissatisfied with the quality of lecture. Most of the principal officers, officers and executive officers are neutral, where managers and senior officers are satisfied with the quality of lectures. The mean value regarding all the responses is 3.23, which means the employees' perception regarding this statement is neutral. The standard deviation 1.04 proves that the mean 3.7 can vary 1.04 more or less. This shows that the findings regarding this are not so reliable.

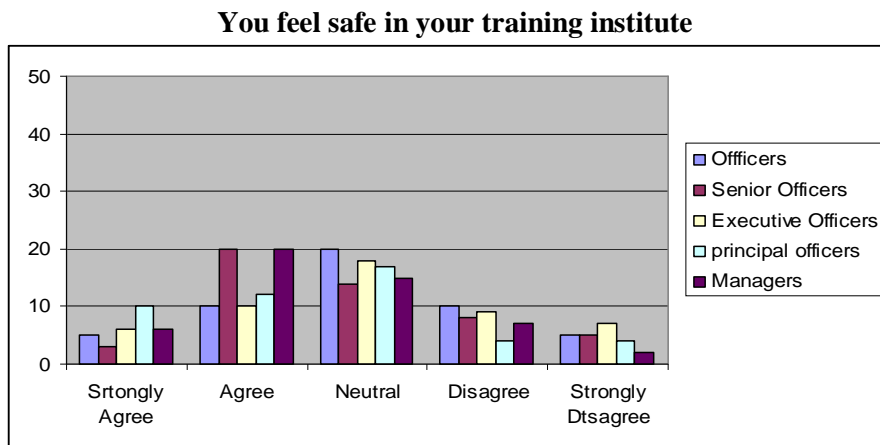


Fig-7: Employees' responses regarding question no. 7.

The statement states that whether the employees are secured in the training institutes. It shows the satisfaction level of the employees about their security provided by the bank. About 20% of the managers and senior officers are satisfied with the statement. About 10% of the principal officers are strongly satisfied with the statement. Most of the employees are neutral about their security in the training institutes. Among them 20% are officers, 18% are executive officers and senior officers. About 10% of officers and executive officers are dissatisfied with the statement. Only 6% of executive officers are strongly dissatisfied with the statement. The mean value regarding all the responses is 3.83, which means the customers' perception regarding this statement is good. The standard deviation 1.16 proves that the mean 3.83 can vary 1.16 more or less. This shows that the findings regarding this are not so reliable.

When you face a problem, Eastern Bank Ltd’s authority shows sincere interest in solving it.

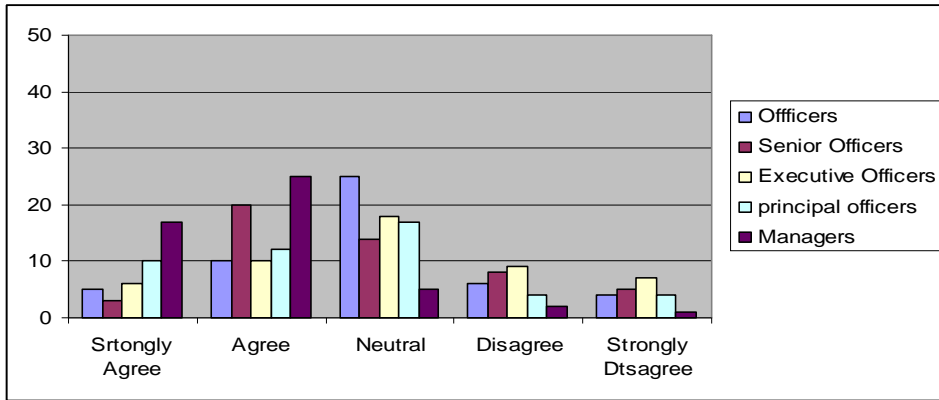


Fig-8: Employees' responses regarding question no. 8.

The statement states that whether the bank’s authority shows sincerity in solving any problem faced by the trainees or new employees. And what the level satisfaction regarding the service is. About 25% managers are satisfied with the sincerity. This includes 20% of senior officers, 12% of principal officers, 10% of executive officers and officers. 25% officers are neutral about the statement. 18% of executive officers and 17% of principal officers are also neutral about the statement.

About 9% of executive officers are dissatisfied with the statement. About 6% of executive officers and 5% officers are strongly dissatisfied with the statement. 18% of the managers are strongly satisfied with the sincerity provided by the bank. The mean value regarding all the responses is 3.10, which means the bank’ perception regarding this statement is neutral. The standard deviation .89 proves that the mean 3.10 can vary .89 more or less. This shows that the findings regarding this are reliable.

Eastern Bank Ltd. is providing all services that you require

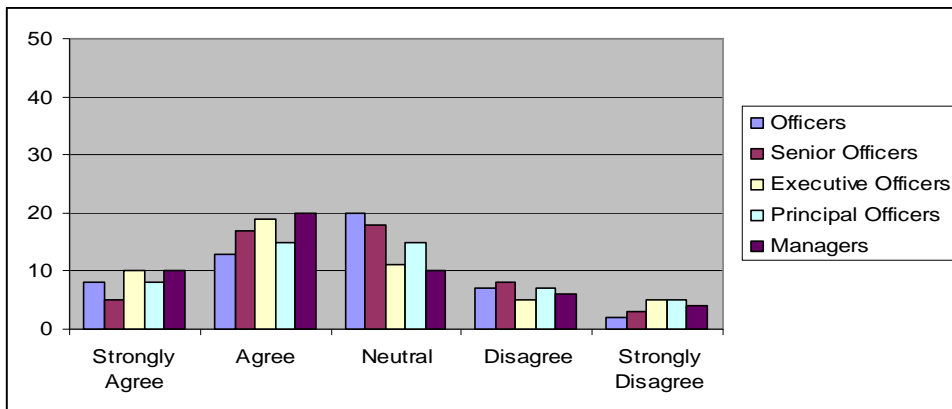


Fig-9: Employees' responses regarding question no. 2.

The statement states whether the bank provides all the services that are needed to the trainees. About 20% officers are neutral about the range services. This includes 20% of officers, 18% of senior officers, 15% of principal officers & 10% of executive officers and managers. 8% of the senior officers are dissatisfied with the range of services. This includes 7% of the officers, 6% of principal officers, 5% managers & 4% executive officers. 20% managers and executive officers and 18% senior officers and 15% principal officers and 12% officers are satisfied with the range of services. About 5% executive officers are strongly dissatisfied with the range services. Most of the employees are satisfied. The mean value regarding all the responses is 2.55, which means the employees' perception regarding this statement is good. The standard deviation .91 proves that the mean 2.55 can vary .91 more or less. This shows that the findings regarding this are not reliable.

The internal environment of Eastern Bank training institutes is visually attractive.

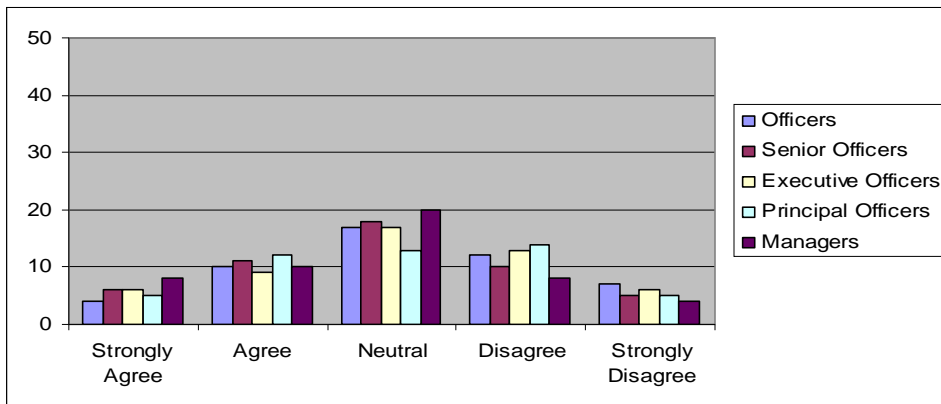


Fig-10: Employees' responses regarding question no. 10.

The statement state about the internal environment of Eastern Bank Ltd's training institutes. This means how the trainees are satisfied with the internal decoration of the bank. Almost all of the employees are neutral in their opinion with the internal decoration of the training institutes. This includes 20% of the managers, 18% of the senior officers, 17% of the officers & executive officers and 12% of the principal officers. 15% of the employees are dissatisfied with the decoration.

This includes 15% of principal officers, 13% executive officers and officers, 8% mangers. 8% employees are strongly dissatisfied with the decoration. Only 10% of the employees are satisfied with the environment. Only 8% managers are strongly satisfied with the internal environment. The mean value regarding all the responses is 2.34, which means the customers' perception regarding this statement is bad. The standard deviation .97 proves that the mean 2.34 can vary .97 more or less. This shows that the findings regarding this are reliable.

Materials associated with the service are easily understandable and visually attractive.

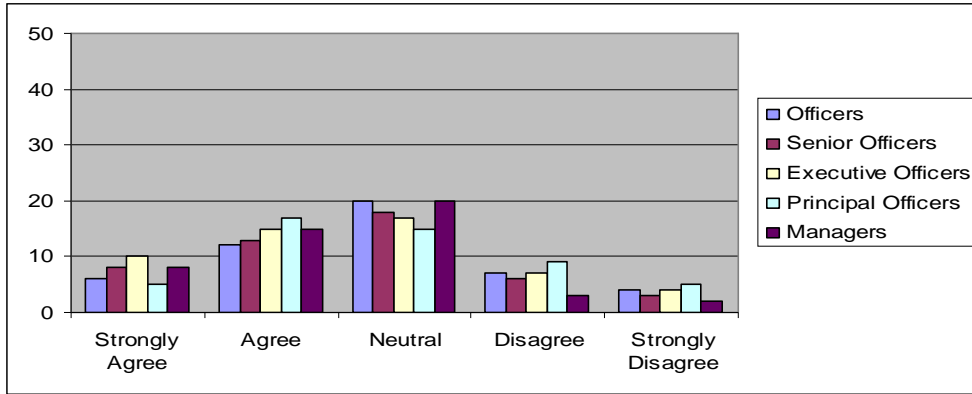


Fig-11: Employees' responses regarding question no. 11.

The statement shows that how easily the materials associated with the training are understandable and are visually attractive. And what the satisfaction level of employees regarding this is. Most of the employees are neutral with the service quality. It includes 20% of managers and officers, 18% of senior officers, 17% executive officers and 15% of principal officers. About 15% employees are satisfied with the service quality. This includes 17% of principal officers and 15% of managers and 12% of the rest equally. 9% employees are dissatisfied with the service quality. 4% of the employees are strongly dissatisfied. The mean value regarding all the responses is 2.94, which means the customers' perception regarding this statement is neutral. The standard deviation .92 proves that the mean 2.94 can vary .92 more or less. This shows that the findings regarding this are reliable.

Employees get IT based training from this bank.

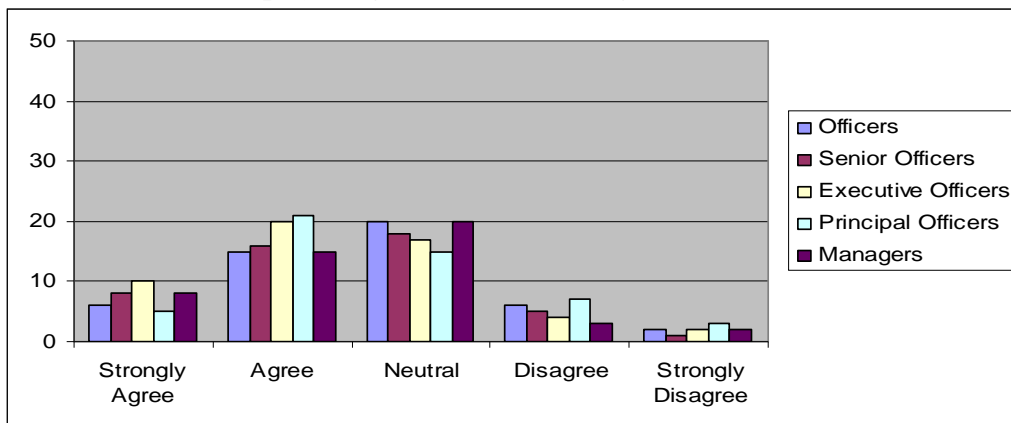


Fig-12: Employees' responses regarding question no. 12.

The statement refers that how much the bank is providing IT based training to its employees. And the graph shows the satisfaction level of its employees regarding this service. Most of the employees are agreed with the statement. This comprises 21% of principal officers, 20% executive officers, 15% of the other ranks equally. 10% are strongly agreed with the statement. About 15% of customers are neutral about the service quality. It comprises 3% of officers & employees and 4% of each of the remaining three classes of customers. About half of the employees are neutral with the service. 3% employees are strongly dissatisfied with this service.

The mean value regarding all the responses is 2.25, which means the customers' perception regarding this statement is bad. The standard deviation 1.06 proves that the mean 2.25 can vary 1.06 more or less. This shows that the findings regarding this are reliable.

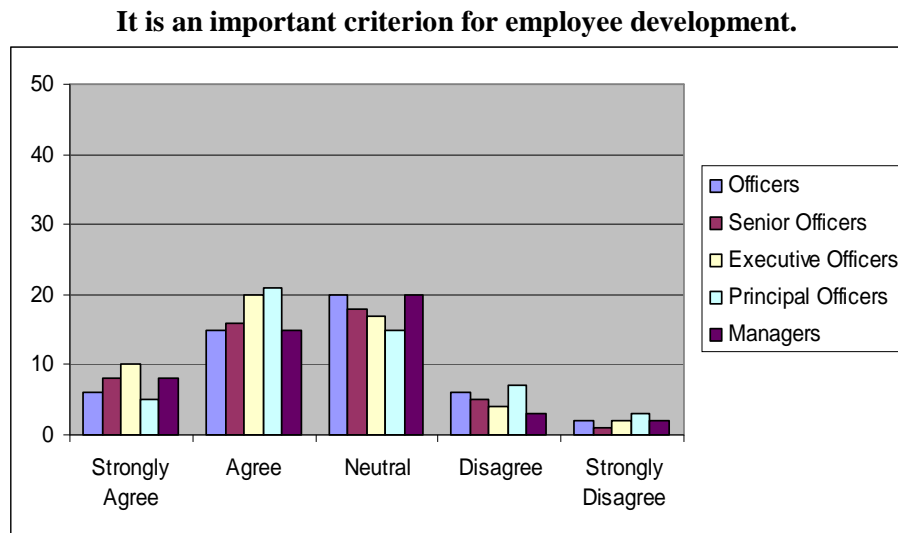


Fig-13: Employees' responses regarding question no. 13.

The statement states whether the training system of the bank is offering an important criterion for the employee development. And the graph shows the employees responses indicating their satisfaction level regarding this service of the bank. About 20% of the employees are neutral with this statement. Again 20% of them are satisfied. Among them 20% of principal officers and executive officers respectively, and 15% of the rest equally. About 10% of the employees are strongly satisfied. 6% of the employees are strongly dissatisfied. The mean value regarding all the responses is 2.36, which means the customers' perception regarding this statement is bad. The standard deviation 1.10 proves that the mean 2.36 can vary 1.10 more or less. This shows that the findings regarding this are reliable.

Employees feel a better improvement of yourself.

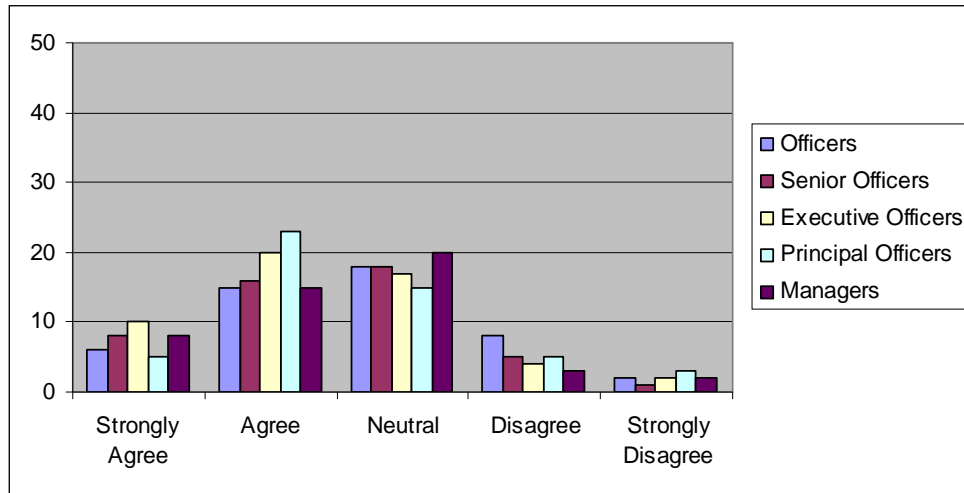


Fig-14: Employees' responses regarding question no. 14.

The statement shows if the employees are feeling improvement in themselves. The graph shows the employees perception level about this service. About 20% employees are neutral regarding this statement. 23% employees are satisfied with the statement. This includes 23% principal officers & executive officers and 15% of the rest equally. About 10% employees are strongly satisfied with the statement. 3% customers are strongly dissatisfied with the statement.

The mean value regarding all the responses is 2.68, which means the customers' perception regarding this statement is neutral. The standard deviation .90 proves that the mean 2.68 can vary .90 more or less. This shows that the findings regarding this are not so reliable.

Eastern Bank's employees treat with you in a good manner.

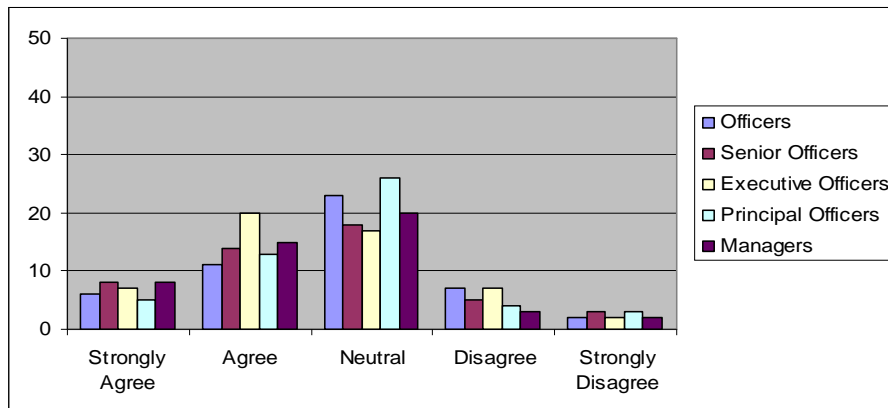


Fig-15: Employees' responses regarding question no. 15.

The statement shows how the employees of the bank treat with the trainees. And the graph shows the level of trainees' perception regarding the statement. About 25% employees are neutral regarding the statement. This comprises 25% of principal officers, 23% of officers, 20% of managers & 18% of the senior officers and 16% of the executive officers. 20% trainees are satisfied with the manner of the bank employees. 8% trainees are dissatisfied with the manner of the bank employees. And 3% are strongly dissatisfied with the manner of the bank employees. The mean value regarding all the responses is 3.08, which means the customers' perception regarding this statement is neutral. The standard deviation .93 proves that the mean 3.08 can vary .93 more or less. This shows that the findings regarding this are reliable.

8. Conclusion

Training & development is a need for every organization. The entire training department should be well informed regarding their goal and objective. It is essential to execute company objective into individual target. EBL management can be involved more in internal training which will increase the effectiveness of these training and decrease the need for their house training program.

This paper will help one to be familiar with the specific training & development programs of the banking organizations both locally & internationally. The researcher has also analyzed the training and development system with some recommendations for the bank. This project can be helpful for us if we are to work with training & development program in the future, we would know where to start & the scopes for possible improvements.

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Appendix

1. Questionnaire

A study to determine the training and development system of Esatern Bank Ltd.

This survey is being conducted to determine the training and development system of **Eastern Bank Ltd.** It may take approximately 6 to 8 minutes to complete this questionnaire. There is no right or wrong answer provided. Participation in this survey is completely voluntary. You can rest assured that all your given information will be kept strictly confidential. Please try to fill in the entire questionnaire.

Please tick (√) the best answer as per your opinion.

5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
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Personal Information: (optional)

1. Training is very essential for conducting banking business.	5	4	3	2	1
2. Training is necessary in every year.	5	4	3	2	1
3. Eastern Bank Ltd. offers a convenient system for training.	5	4	3	2	1
4. Employees are interesting about the training system of Sonali Bank Ltd.	5	4	3	2	1
5. The training system of Sonali bank ltd. can successfully train the newly appointed employees.	5	4	3	2	1
6. The lectures are easy to understand.	5	4	3	2	1
7. You feel safe in your training institute.	5	4	3	2	1
8. When you have a problem, Eastern Bank's authority shows sincere interest in solving it.	5	4	3	2	1
9. Eastern Bank Ltd. is providing all services that you require.	5	4	3	2	1
10. The internal environment of Eastern Bank training institutes is visually attractive.	5	4	3	2	1
11. Materials associated with the service are easily understandable and visually attractive.	5	4	3	2	1
12. You get IT based training from this bank.	5	4	3	2	1
13. It is an important criterion for employee development.	5	4	3	2	1
14. You feel a better improvement of yourself.	5	4	3	2	1
15. Eastern Bank's employees treat with you in a good manner.	5	4	3	2	1

Name:

Age:

Sex: Male Female.

Occupation: Teacher. Student. Officer or Employee. Other.

QUESTIONS**RANKINGS****2. Current scenario of employee training of Eastern Bank Ltd.**

Serial No.	Level of training	Training method	Title of the course	Number of trainee	Duration	Training Place
01	Senior Officer	Investment and Merchant Banking	Lecture, Group Discussion and Case Study	01	2 working days	Head office
02	Senior Officer	Micro and Small Enterprise Financing	Lecture, Group Discussion, Case Study and Project Visit	01	3 working days	Head office and rural office
03	Assistant General Manager	Corporate Governance and Corporate Social Responsibility	Panel Discussion and Formulation of Recommendation	01	2 working days	Head office
04	Senior Officer	Appraisal and Management of Working Capital Financing	Lecture, Group Discussion and Case Study	02	60 days training	Staff college
05	Senior Principal Officer	Management of Non-Performing Loans and Recovery Strategies	Lecture, Group Discussion, Case Study, Panel Discussion and Formulation of Recommendation	01	3 working days	Head office
06	Principal Officer	Human Resource Management For Executives	Lecture, Group Discussion and Case Study	01	2 working days	Head office

Source: Attendance records and books from the Eastern Bank Head office