Thesis Report
on
Human Resource Information Systems (HRIS) in HR Planning and Development in Mid to Large Sized Organizations: A Case Study on Banking Industry

Submitted by:

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ID: EMBA 2401031038

Program: Executive Master of Business Administration (EMBA)

Major: Human Resource Management (HRM)

Department of Business Administration

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Submitted to:

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Submitted for the fulfillment of the degree of Master of Business Administration.

Date of Submission: April 28, 2025

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Letter of Transmittal

April 28,2025

Md. Fajle Rabbi
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Subject: Submission of Thesis Report

Dear Sir,

With most respectfully to state that I am pleased to submit my thesis report titled "Human Resource Information Systems (HRIS) in HR planning and Development in Mid to Large Sized Organizations: A Case Study on Banking Industry"

This report is an essential part of my EMBA degree requirements, and I had the privilege of completing my Thesis at Human Resource Information Systems (HRIS) in HR planning and development in mid to large sized organizations: A Case Study on Banking Industry.

I would really be grateful if you share your precious thoughts regarding the report. Also, if you wish to have further clarification about any aspect of my report, I would gladly answer your queries with further explanation. Thank you.

Yours Sincerely,

Md. Zafar Ahmad
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Declaration of Student

I am Md. Zafar Ahmad, a student in the Executive Master of Business Administration program with ID: EMBA 2401031038 at Sonargaon University. I want to sincerely state that the report titled **"Human Resource Information Systems (HRIS) in HR Planning and Development in Mid to Large Sized Organizations: A Case Study on Banking Industry"** has been genuinely created by me. During the preparation of this report, I ensured full compliance with international copyright regulations. I also want to clarify that this report has not been submitted anywhere else for the purpose of obtaining a degree.

Yours Sincerely,

Md. Zafar Ahmad

ID: EMBA 2401031038
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Letter of Authorization

I hereby confirm that the project report titled "**Human Resource Information Systems (HRIS) in HR Planning and Development in Mid to Large Sized Organizations: A Case Study on Banking Industry"** is a genuine effort by Md. Zafar Ahmad. The research was conducted under my guidance. I also affirm that, to the best of my knowledge, the content presented in this report has not been included in any other project report or dissertation that led to the award of a degree to any candidate earlier, whether in the same context or a different one.

Md. Fajle Rabbi

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Acknowledgement

I would like to express my heartfelt gratitude to all those who have supported me throughout the journey of this thesis on Human Resource Information Systems (HRIS) in HR planning and development in mid to large sized organizations.

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Thank you all for your contribution to this thesis and for being a part of my academic journey.

Executive Summary

This thesis explores the strategic role of Human Resource Information Systems (HRIS) in HR Planning and Development in Mid to Large Sized Organizations: A Case Study on Banking Industry. As businesses increasingly rely on digital transformation to enhance operational efficiency, HRIS has emerged as a vital tool in streamlining HR processes, improving decision-making, and fostering organizational growth.

The primary objective of this study is to analyze how HRIS contributes to more effective HR planning and development by providing accurate, real-time data and automating key HR functions such as recruitment, performance management, succession planning, and employee development. Through a combination of qualitative and quantitative research methods, this report examines the implementation of HRIS in various organizational contexts, identifies best practices, and evaluates the challenges faced during adoption.

Data was collected through surveys and interviews with HR professionals from a range of mid to large-sized companies in Bangladesh. The findings reveal that organizations leveraging HRIS experience improved accuracy in workforce planning, greater alignment between HR strategy and organizational goals, and enhanced employee engagement through data-driven development initiatives.

This report concludes that the integration of HRIS into HR planning and development is no longer optional but essential for competitive advantage. It also provides actionable recommendations for organizations looking to optimize their HRIS usage and for HR leaders aiming to drive strategic value through technology.

List of Acronyms

HRM– Human Resource Management

HR – Human Resources

HRD – Human Resource Development

HRIS – Human Resource Information System

KPI – Key Performance Indicator

T&D – Training and Development

C&B – Compensation and Benefits

L&D – Learning and Development

JD – Job Description

JS – Job Specification

PA – Performance Appraisal

ERP – Enterprise Resource Planning

HCM – Human Capital Management

IR – Industrial Relations

EE – Employee Engagement

EHS – Environment, Health, and Safety

CSR – Corporate Social Responsibility

PMS – Performance Management System

ROI – Return on Investment (in HR context, often related to training)

LMS - Learning Management System

TMS-- Training Management System

CHRO - Chief Human Resources Officer

ML - Machine Learning

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Chapter-01: Introduction

Introduction

The banking industry of Bangladesh plays a pivotal role in the country's economic development by mobilizing savings, facilitating investments, and enabling financial inclusion. As a developing nation with a rapidly growing economy, Bangladesh has seen significant transformation in its banking sector since its independence in 1971. The industry comprises a mix of state-owned commercial banks, private commercial banks, foreign banks, and specialized financial institutions. Over the decades, banking reforms, technological advancements, and regulatory improvements have contributed to expanding the sector's capacity and efficiency (Shekhar, 2022).

Despite progress, the industry faces numerous challenges, including rising non-performing loans (NPLs), governance issues, cyber security threats, and the need for greater financial inclusion in rural areas. Additionally, the advent of digital banking and fin tech services is reshaping traditional banking practices, pushing banks to innovate and adapt. Understanding the structure, growth, challenges, and future prospects of the banking sector is essential for policymakers, investors, and stakeholders aiming to ensure a robust financial system in Bangladesh.

This thesis explores the evolution, current status, and future outlook of the banking industry in Bangladesh, examining both its contributions to the economy and the obstacles that hinder its full potential.

1. 1 Background of the Study

The banking sector of Bangladesh plays a crucial role in the economic development of the country by mobilizing savings and channeling them into productive investments. Since its independence in 1971, Bangladesh has undergone significant transformations in its financial sector, with banking organizations being at the core of this evolution. Initially dominated by state-owned banks, the sector saw the emergence of private commercial banks in the 1980s and the rapid expansion of foreign and Islamic banking institutions in the following decades (Arihant Experts, n.d.).

Over the years, technological advancements, financial reforms, and globalization have significantly reshaped the operations and strategies of banking organizations in Bangladesh.

In recent times, digital banking, mobile financial services (e.g., bKash, Nagad), and fintech collaborations have introduced new dynamics, compelling traditional banks to innovate and adapt. As a result, the competitive landscape is changing rapidly, making it essential to understand the structural, operational, and policy-driven changes in the banking organizations of Bangladesh.

1.2 Rationale for Choosing the Banking Sector

The banking sector in Bangladesh plays a pivotal role in driving the country's economic development by facilitating capital formation, mobilizing savings, and supporting both public and private enterprises. In recent years, the sector has undergone significant transformation, marked by the growth of private commercial banks alongside traditional government-owned banks. This dual structure presents a unique opportunity to analyze differences in operational efficiency, customer service quality, technological adaptation, and governance frameworks. Private banks often lead in innovation and digital banking services, whereas government banks maintain a broader outreach in rural and underserved areas. Studying the comparative performance and challenges of these two categories can provide valuable insights into the strengths and weaknesses of Bangladesh's financial system, and inform strategies for policy reform, improved regulation, and sustainable banking practices. Therefore, the choice to focus on the banking sector—particularly the contrast between private and government banks—offers a meaningful foundation for academic inquiry and practical recommendations.

The choice of the banking sector for this HRM study is grounded in the sector's dynamic nature and growing dependence on skilled human capital. Unlike manufacturing or product-based industries, banking institutions thrive on interpersonal skills, service quality, and the ability of employees to build and maintain long-term customer relationships.

Moreover, the banking sector is often one of the largest employers in many countries, making it a significant area of focus for HR-related research. With the global expansion of banking services, mergers and acquisitions, regulatory changes, and digitization, the role of HR professionals in banks has expanded from traditional functions like recruitment and payroll to more strategic roles such as talent development, workforce planning, and performance optimization.

1.3 Scope of the Study: Banking Organizations in Bangladesh

The scope of this study is centered on a detailed and comparative analysis of the government-owned (state-owned commercial banks) and private commercial banks in Bangladesh, aiming to explore their operational structures, performance metrics, regulatory frameworks, and contributions to the national economy. The study covers major state-owned banks such as Sonali Bank, Janata Bank, Agrani Bank, and Rupali Bank, alongside leading private commercial banks including BRAC Bank, Eastern Bank, Dutch-Bangla Bank, and others. It investigates the historical development of both segments of the banking industry, the impact of post-liberalization reforms, and the current roles these banks play in fostering financial inclusion, industrial financing, SME development, and rural banking outreach. The research also explores key financial indicators like profitability, asset quality, non-performing loan (NPL) ratios, liquidity, capital adequacy, and overall risk management practices, contrasting the performance and governance practices between state-owned and private banks. Moreover, the study delves into the digital transformation of banking services, customer service efficiency, human resource development, and compliance with Bangladesh Bank's regulatory directives. Both primary and secondary data sources are utilized, including interviews, surveys, annual reports, policy papers, and financial statements. The geographical scope extends across urban and rural regions to assess service delivery equity and penetration. Through this comprehensive approach, the study intends to shed light on the comparative strengths, limitations, and future prospects of government and private banks in Bangladesh, offering valuable insights for policymakers, banking professionals, academicians, and investors interested in the development of the country's banking sector (Lawrence & Weber, 2014).

1.3.1 Scope of the Study: Banking HRM

This study aims to investigate and compare Human Resource Management (HRM) practices between private and government (state-owned) banks in Bangladesh

This study aims to investigate and compare Human Resource Management (HRM) practices between private and government (state-owned) banks in Bangladesh. The primary focus is to explore how these two types of banking institutions differ in terms of HR functions such as recruitment and selection, training and development, performance appraisal, employee motivation, and retention strategies.

1. **Industry Focus**:

- Covers HRM practices in the **banking sector**, including public, private, and cooperative banks.

2. **Functional Areas**:

- **Recruitment & Selection**: How banks attract and hire talent.
- **Training & Development**: Employee skill development and training programs.
- **Performance Management**: Evaluation, appraisals, and feedback systems.
- **Compensation & Benefits**: Pay structures, incentives, and perks.
- **Employee Relations**: Conflict resolution, communication, and grievance handling.
- **Workforce Planning**: Forecasting and planning of human resource needs.
- **Diversity & Inclusion**: Promoting inclusive work environments.

3. **Geographical Scope**:

- Could be limited to a **specific region**, country, or global banking institutions depending on the study's aim.

4. **Time Frame**:

- Focus may be on **current HRM practices**, **historical trends**, or **future HR strategies**.

5. **Target Population**:

- Bank employees, HR managers, senior leadership, or job seekers in the banking sector.

6. **Technological Integration**:

- Use of HR analytics, HRMS software, and AI in HR processes in banks.

1.4 Objectives of the study a banking organization

The objective of this study is to conduct a comparative analysis to understand the performance, service quality, operational efficiency and customer satisfaction of public and private banks in Bangladesh. The study aims to identify the strengths and

weaknesses of both types of banks and examine how they contribute to the overall banking sector of the country. Specifically, the study aims to:

- Compare the financial performance indicators (profitability, asset quality, capital adequacy, etc.) of selected public and private banks.
- Assess the differences in customer service quality and satisfaction between public and private banks.
- Analyze the efficiency of management and technical practices in both banking sectors.
- Examine the impact of regulatory and policy frameworks on public versus private banks.
- Identify the key challenges faced by each sector in maintaining competitiveness and financial stability.
- Provide recommendations for improving performance and service delivery in both public and private banking institutions in Bangladesh.

Another objective of this study is to examine the role and effectiveness of human resource management (HRM) practices in banking institutions in Bangladesh, focusing on how these practices contribute to employee performance, organizational efficiency, and overall competitiveness. The study aims to identify important HRM strategies such as recruitment, training, performance appraisal, and employee motivation, and assess their impact on the operational success of banks in Bangladesh.

1.5 Relevance and importance of The study

The study of the banking industry holds profound relevance in today's globalized economy, serving as a cornerstone of economic development, financial stability, and social welfare. Banks act as crucial financial intermediaries by channeling funds from savers to borrowers, thereby promoting investment and stimulating economic growth. A thorough understanding of banking operations provides insight into how savings are mobilized and credit is allocated efficiently across sectors, fostering industrial expansion and entrepreneurship. Additionally, this field of study offers a lens through which we can evaluate the impact of monetary policy and regulatory frameworks implemented by central banks and financial authorities. As banking systems evolve through digital transformation, driven by fintech innovations, mobile banking, and AI-based services, it becomes increasingly important to study the dynamic changes that are reshaping traditional banking models. Furthermore, examining past financial disruptions, such as the global financial crisis of 2008, highlights the role of banks in both causing and

resolving economic downturns, emphasizing the need for robust risk management and regulatory compliance within the sector.

Equally important is the practical significance that banking studies hold for various stakeholders, from investors and policymakers to consumers and employees. A deeper understanding of banking performance and governance enhances investor confidence, ensuring that capital inflows are sustained and efficiently utilized. For the general public, such knowledge increases financial literacy, empowering individuals to make informed decisions about savings, credit, and digital banking services. Moreover, policymakers rely on research in this area to design regulations that ensure economic resilience and social equity. Risk identification in areas such as credit default, liquidity, cybersecurity, and compliance is another critical aspect, helping financial institutions remain solvent and trustworthy. The banking sector also plays a pivotal role in job creation and technological advancement, serving as a breeding ground for innovations that shape the future of financial services. Therefore, the relevance and importance of studying the banking industry extend far beyond academic inquiry, influencing the health and progression of the broader economy and society.

1.6 Research Methodology

The research methodology adopted for this thesis follows a systematic approach aimed at addressing the central research question through a well-structured process involving both theoretical and empirical components. The study employs a mixed methods research design, combining both qualitative and quantitative techniques to gain a deeper and more holistic understanding of the research problem. The research problem has been clearly identified and formulated as a specific, focused question guiding all stages of the investigation. A hypothesis has also been proposed to provide a testable statement based on existing literature, primarily serving the quantitative aspect of the study. The target population has been carefully defined, and a representative sample has been selected using a stratified random sampling technique to ensure diversity and relevance to the research context. Data were collected through multiple instruments including structured surveys, semi-structured interviews, and direct observations, allowing for triangulation and enhanced data credibility. Quantitative data were analyzed using statistical software such as SPSS to identify patterns, test the hypothesis, and draw generalizable conclusions, while qualitative data were subjected to thematic analysis using coding techniques facilitated by NVivo to extract deeper insights from participant responses. Ethical considerations were rigorously adhered to throughout the study, including obtaining informed consent from all participants, ensuring confidentiality, and minimizing any

potential harm. The research further ensured validity by aligning data collection tools with the research objectives and ensuring reliability through consistent data gathering and analysis procedures. Finally, the study acknowledges several limitations, such as time constraints, potential sampling biases, and limited generalizability, as well as delimitations set by the researcher to narrow the focus and scope of the study to manageable and relevant boundaries (Armstrong & Taylor, 2020).

1.7 Limitations of the Study

The limitations of this study primarily revolve around several key constraints that may affect the validity, reliability, and generalizability of the findings. Firstly, the sample size was relatively small and may not fully represent the broader population, thereby limiting the generalizability of the results.

Time constraints also played a significant role, as the limited period available for data collection and analysis may have impacted the depth and thoroughness of the research. Additionally, geographical constraints mean that the findings are largely applicable to the specific region or demographic studied and may not reflect broader trends elsewhere. Methodologically, the reliance on certain tools, such as surveys or interviews, might not have captured the full complexity of the subject matter, possibly omitting nuanced perspectives. Response bias is another concern, as participants may have provided socially desirable rather than completely honest responses, influencing the authenticity of the data. Moreover, limited access to relevant data sources or key stakeholders restricted the comprehensiveness of the analysis. Researcher bias, including subjective interpretation during data analysis, could have further influenced the outcomes. Finally, technological limitations related to software, hardware, or digital platforms used throughout the research process may have introduced additional constraints that affected data collection, processing, or presentation. These limitations should be considered when interpreting the results and drawing conclusions from this study.

Chapter-2 Literature Review

2.1 Literature Review on the Banking Industry in Bangladesh

1. Overview of the Sector

The banking industry in Bangladesh has evolved significantly since independence in 1971. Initially dominated by state-owned banks, the sector opened up to private and foreign participation in the 1980s and 1990s. Research by Uddin and Suzuki (2011) highlights how deregulation and financial liberalization improved competition but also introduced governance and risk management challenges.

2. Performance and Efficiency

Studies such as Sufian and Habibullah (2009) used Data Envelopment Analysis (DEA) to assess bank efficiency, finding that private commercial banks tend to outperform state-owned banks in terms of technical and scale efficiency. However, persistent inefficiencies remain due to non-performing loans (NPLs) and poor corporate governance.

3. Financial Inclusion and Technology

Research by Haque and Rashid (2012) emphasizes the role of technology in expanding financial inclusion, particularly mobile and agent banking. Initiatives like bKash and Nagad have revolutionized banking access, especially in rural areas. However, Chowdhury and Ahmed (2020) caution about digital security and regulatory gaps.

4. Non-Performing Loans (NPLs)

NPLs are a major concern in Bangladesh. According to Rahman (2014) and Bangladesh Bank reports, the NPL ratio in state-owned banks is significantly higher than in private banks. Weak credit appraisal systems, political interference, and poor legal enforcement contribute to this problem.

5. Regulatory Framework and Governance

The central bank, Bangladesh Bank, plays a critical role in supervising and guiding the sector. However, Ahmed and Islam (2015) argue that regulatory enforcement is often inconsistent, with delays in implementing Basel III standards and lack of accountability in bank management.

6. Impact of COVID-19

Recent studies, such as those by Miah and Rahman (2021), analyze the pandemic's impact on the banking sector, noting increased loan defaults, reduced profitability, and accelerated digitization. Government stimulus packages and moratoriums helped short-term stability but raised concerns about long-term fiscal stress.

2.2 Conclusion

The banking industry in Bangladesh has shown resilience and progress, particularly in financial inclusion and private sector development. However, chronic issues like high NPLs, governance weaknesses, and regulatory inefficiencies continue to hinder sustainable growth. Further research and reforms are needed to enhance stability and efficiency

Chapter 3: Organizational Overview (Banking Industry- Bangladesh)

3.1 The Banking Industry in Bangladesh

i. Background

The banking industry in Bangladesh is a crucial component of the country's financial sector. It comprises:

- State-owned commercial banks (SOCBs) – e.g., Sonali Bank, Janata Bank.
- Private commercial banks (PCBs) – e.g., BRAC Bank, Dutch-Bangla Bank.
- Foreign commercial banks – e.g., Standard Chartered Bank.
- Specialized banks – e.g., Bangladesh Krishi Bank.

As of 2024, there are 61 scheduled banks under the supervision of the Bangladesh Bank (central bank).

ii. Key Features

- Banking penetration is improving with digital and mobile banking (e.g., bKash, Nagad).
- Contribution to GDP: The financial sector contributes around 3-4% of GDP.
- Strong remittance flow: Banks play a major role in handling inward remittances.
- Recent digitalization: Increasing adoption of fintech, mobile apps, agent banking, etc.

iii. Challenges

- Non-performing loans (NPLs): A major issue; NPL ratio hovers around 9-10% in public banks.
- Poor governance and political influence in SOCBs.
- Banking scams: High-profile loan defaulters and embezzlement (e.g., BASIC Bank, Hallmark Group).
- Capital shortfalls: Many banks require recapitalization.
- Lack of financial literacy: Especially in rural areas.

iv. Regulatory Reforms

- Bangladesh Bank initiatives: Basel III implementation, tighter loan classification rules, and digitization oversight.
- Prompt Corrective Action (PCA) for troubled banks.

- ❖ Corporate governance guidelines and mandatory credit rating for banks.

v. Impact of COVID-19

- ❖ Loan moratoriums and stimulus packages were provided.
- ❖ Increased adoption of online banking services.
- ❖ Rising pressure on banks due to delayed loan repayments.

vi. Future Outlook

- ❖ Consolidation likely among weak banks.
- ❖ Growth in digital and Islamic banking segments.
- ❖ Increased foreign participation if reforms improve.
- ❖ Stronger regulatory oversight is expected from the Bangladesh Bank.

3.2 Banking Industry in Bangladesh

The banking industry in Bangladesh is at a crossroads. While there are impressive gains in financial inclusion and digital transformation, systemic challenges such as high NPLs, weak governance, and regulatory loopholes remain. Continued reforms and effective oversight are essential for long-term sustainability. The banking sector in Bangladesh plays a pivotal role in the country's financial system. It acts as an intermediary between savers and borrowers, influencing investment, employment, and economic growth. The structure of the banking industry is guided and regulated by the central bank, Bangladesh Bank (Bangladesh Bank, n.d.).

3.3. Regulatory Framework

- ❖ Bangladesh Bank is the central regulatory authority, established under the Bangladesh Bank Order, 1972.
- ❖ It supervises and regulates:
    - o Licensing of banks
    - o Monetary policy implementation
    - o Foreign exchange reserves
    - o Risk management and anti-money laundering efforts
    - o Financial inclusion initiatives

3.4. Classification of Banks

The banking industry is broadly divided into the following categories:

a. State-Owned Commercial Banks (SOCBs)

- Owned and operated by the Government of Bangladesh.
- Focused on public sector and rural financing.
- Examples: Sonali Bank, Janata Bank, Agrani Bank, Rupali Bank.

b. Specialized Development Banks

- Provide credit to specific sectors (e.g., agriculture, industry).
- Government-supported and development-focused.
- Examples: Bangladesh Krishi Bank, Rajshahi Krishi Unnayan Bank.

c. Private Commercial Banks (PCBs)

- Owned by private entities.
- Includes both conventional and Islamic Shariah-based banks.

Examples: BRAC Bank, Islami Bank Bangladesh Ltd., Dutch Bangla Bank, Eastern Bank, City Bank.

d. Foreign Commercial Banks (FCBs)

- Branches of international banks operating under Bangladesh Bank's regulations.
- Focus mainly on trade finance, corporate banking, and high-net-worth clients.
- Examples: Standard Chartered, HSBC, Citibank N.A.

e. Industry Infrastructure

- Over 60 scheduled banks with thousands of branches nationwide.
- Introduction of agent banking and mobile financial services (MFS) like bKash and Nagad has improved financial inclusion.
- The banking network is further supported by ATM, POS, internet banking, and core banking systems.

3.5. Key Challenges and Opportunities

- High levels of non-performing loans (NPLs)
- Need for stronger corporate governance
- Growth in digital banking and fintech integration
- Emphasis on sustainable banking, green finance, and compliance with international standards

3.6. Conclusion

The banking sector in Bangladesh is undergoing significant transformation, marked by digitization, financial inclusion, and regulatory strengthening. Understanding its organizational structure is crucial for analyzing policy impacts, operational efficiency, and long-term sustainability.

Chapter – 04

Analysis of HRIS in HR Planning and Development in the Banking Industry

4.1 Introduction

This chapter presents an in-depth analysis of how Human Resource Information Systems (HRIS) are applied in HR planning and development within mid to large-sized banks in Bangladesh**.** The findings are based on data gathered through surveys, interviews, and secondary research across various banking institutions. The aim is to explore the practical use of HRIS in managing HR activities such as workforce forecasting, employee training, succession planning, and performance evaluation (Bangladesh Bank, n.d.).

4.2 Use of HRIS in HR Planning

The study reveals that most large banks in Bangladesh use HRIS for strategic workforce planning. Key features include:

- Employee Headcount Analysis: HRIS tracks current workforce composition, age distribution, department size, and contract status.
- Forecasting Tools: HR professionals use predictive analytics to identify future hiring needs based on turnover trends and organizational growth.
- Data-Driven Recruitment Planning: HRIS helps determine when, where, and how many employees need to be recruited in upcoming quarters.

This technology-supported planning reduces uncertainty and improves HR responsiveness to business needs (Becker, 1964).

4.3 HRIS and Training & Development

Employee development is a priority for most banks due to evolving compliance standards and technological innovation. HRIS plays a key role by:

- Hosting Learning Management Systems (LMS) for e-learning and blended learning initiatives
- Tracking employee participation**,** training hours, and certification statuses
- Generating skill gap reports for customized training interventions

Survey results show that 87% of HR managers believe HRIS has significantly improved training management efficiency and reporting (Bangladesh Bank, n.d.).

4.4 Succession Planning and Leadership Development

HRIS has become a powerful tool for succession planning in banks. Data analysis indicates:

- Competency tracking tools help identify high-potential employees (HiPos)
- Performance review systems are integrated with career path planning modules
- Readiness assessments are automatically generated for key positions

By digitizing succession planning, banks reduce the risk of leadership gaps and increase internal mobility, ensuring continuity in critical roles.

4.5 Performance and Talent Management through HRIS

Banks increasingly rely on HRIS for talent and performance management. Key practices include:

- Balanced Scorecards and KPI-based evaluations built into HRIS
- 360-degree feedback tools integrated into performance modules
- Automated appraisal cycles with transparent feedback and ratings

The analysis shows that digital performance tracking enhances fairness, encourages accountability, and supports data-informed decisions on promotions and bonuses.

4.6 Employee Engagement and HRIS

HRIS has also contributed to improved employee engagement in many banks. According to employee feedback collected:

- Self-service portals empower employees to manage their personal and professional information
- Internal communication tools improve transparency and feedback sharing
- Digital suggestion boxes and polls enhance participation and engagement

HR professionals noted that these features increased employee satisfaction, reduced administrative inquiries, and fostered a culture of openness (Bangladesh Bank, n.d.).

4.7 Challenges Identified in HRIS Implementation

Despite its advantages, the implementation and utilization of HRIS in banks face certain challenges:

- System Integration: Compatibility issues with legacy ERP or payroll systems
- User Training Gaps: Staff require continuous training to adapt to new tools
- Data Privacy Concerns: Need for strict compliance with data protection standards
- Resistance to Change: Some employees still prefer manual processes

Banks also cited high initial costs and the need for ongoing technical support as barriers to full-scale implementation.

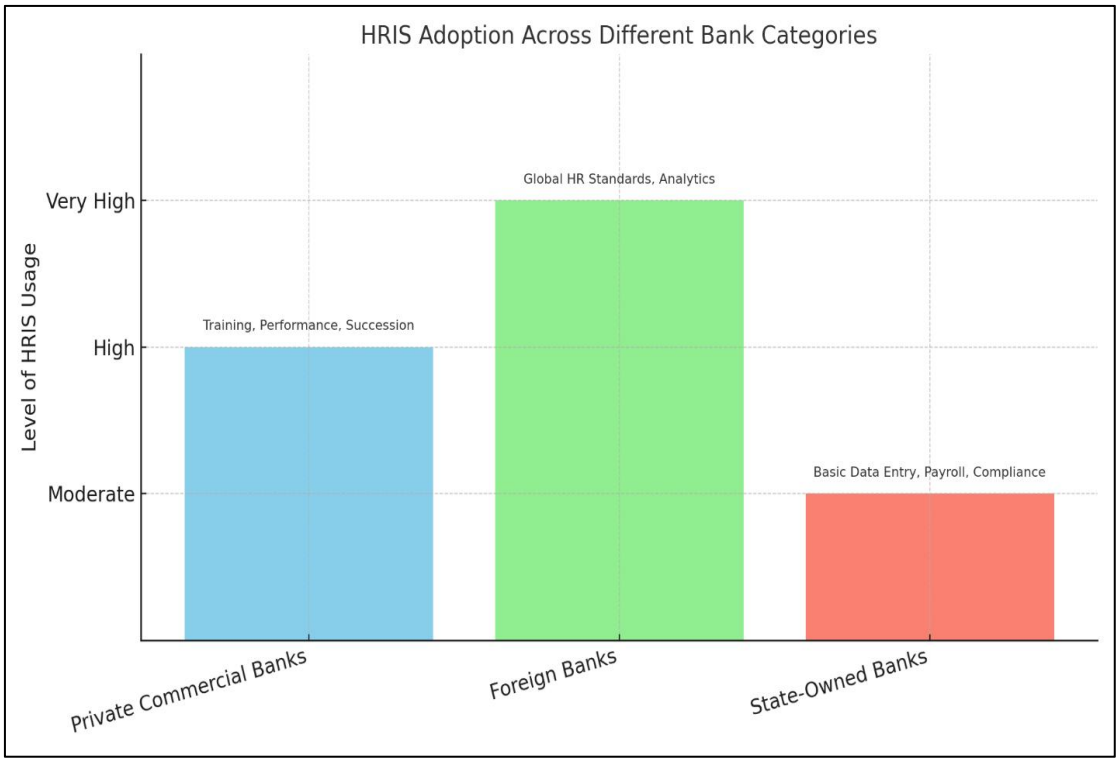
4.8 Comparative Trends Across Banks

The analysis highlighted some variations in how different banks adopt HRIS

Bank Category	Use of HRIS	Focus Area
Private Commercial Banks	High	Training, Performance, Succession
Foreign Banks	Very High	Global HR Standards, Analytics
State-Owned Banks	Moderate	Basic Data Entry, Payroll, Compliance

Source: Author's Work

This suggests the extent of HRIS adoption depends on the bank's size**,** investment in tech.



Source: Author's Work

4.9 Analysis on Key Findings

The adoption of HRIS (Human Resource Information Systems) has gained significant traction among mid to large-sized banks in Bangladesh, particularly within private and foreign banks**.** These institutions have recognized the value of digitizing HR processes to improve efficiency, enhance decision-making, and offer a more streamlined employee experience. Here's an overview of how HRIS is supporting core HR functions in banks, as well as the challenges faced during implementation:

1. Widespread Adoption in Private and Foreign Banks

HRIS systems have become integral to the operations of private and foreign banks in Bangladesh. These banks often have more advanced technological infrastructures and are more inclined to adopt digital solutions to stay competitive and efficient.

Private banks have adopted HRIS to enhance their ability to manage large volumes of employees, optimize HR workflows, and integrate HR practices with other business

functions such as payroll, performance management, and talent acquisition (Bondarouk & Ruël, 2018).

Foreign banks operating in Bangladesh often bring with them global best practices in HR management. For these institutions, adopting HRIS is not only about improving internal processes but also aligning with international standards for HR data management, regulatory compliance, and employee engagement.

With HRIS becoming increasingly common in these institutions, it is seen as a critical tool to support HR functions, improve operational efficiency, and make data-driven decisions that align with the bank's goals.

2. Support for Core HR Functions

HRIS platforms support a wide range of core HR functions within banks, ensuring that essential HR activities are carried out efficiently and accurately. Some of the key areas where HRIS is making a significant impact include:

HR Planning: HRIS enables banks to better forecast workforce needs, track employee performance, and optimize talent management. It supports workforce planning initiatives by providing real-time data on employee turnover, skill gaps, and future staffing requirements (Deloitte, 2022).

Employee Development: With integrated Training Management Systems (TMS) and learning modules, HRIS helps banks identify skill gaps, track employee training progress, and create personalized development plans. The system ensures that employees continuously develop and align their skills with organizational goals.

Employee Engagement: HRIS systems often include employee feedback tools and performance management modules that help banks monitor employee satisfaction and engagement. This data is used to identify areas where the bank can improve employee morale, retention, and productivity.

Talent Management: By providing data on employee competencies, performance, and career progression, HRIS helps banks manage their talent pool more effectively. It facilitates succession planning**,** talent acquisition, and employee retention strategies to ensure that the bank has a skilled and capable workforce.

HRIS enables banks to integrate these functions seamlessly, creating a holistic approach to managing their human resources.

3. Benefits of Full HRIS Utilization

Banks that fully embrace and utilize HRIS across their operations tend to experience several key benefits, particularly in decision-making, HR efficiency, and the overall employee experience:

Improved Decision-Making: With access to real-time data and advanced analytics, HR managers can make better, more informed decisions about workforce planning, compensation, and employee development. Predictive analytics allow HR professionals to anticipate future trends and make data-driven decisions.

Faster HR Operations: Automation of routine HR tasks—such as payroll processing, recruitment tracking, and training management—speeds up operations and reduces the administrative burden on HR staff. This leads to faster employee onboarding, quicker responses to HR requests, and more timely decision-making.

Enhanced Employee Experience: HRIS platforms often include self-service portals that empower employees to manage their own HR-related tasks, such as leave requests, benefits selection, and performance tracking. This improves employee autonomy, reduces HR workload, and creates a more transparent and accessible HR system. Additionally, by integrating employee recognition and feedback systems, HRIS platforms foster better employee engagement and satisfaction (Kavanagh, Thite, & Johnson, 2015).

The comprehensive use of HRIS systems has a profound impact on both HR operations and the employee experience, making it an essential tool for banks aiming for operational excellence and enhanced workforce management.

4. Implementation Challenges

While HRIS offers significant benefits, there are several implementation challenges that banks in Bangladesh face, including:

Integration Issues: HRIS systems need to be integrated with existing banking software (e.g., ERP systems**,** payroll platforms, and financial systems). This can be a complex and time-consuming process, especially if the bank's existing systems are not fully

compatible with the new HRIS platform. Successful integration requires careful planning, technical expertise, and often, custom software development.

Training and Change Management: For HRIS to be effectively utilized, training is essential. HR professionals and employees need to be properly trained on how to use the new system and adapt to digital HR processes. Resistance to change can be a barrier, especially in institutions where staff is accustomed to traditional HR methods. Change management strategies are necessary to overcome reluctance and ensure smooth adoption of the system (Parry & Tyson, 2019).

Cost of Implementation: The financial investment required to implement an HRIS system can be significant, particularly for large banks. The initial cost includes software purchase or subscription fees, hardware costs, and implementation services, including data migration and system configuration. Additionally, ongoing maintenance costs can add up. Smaller banks, in particular, may find these costs challenging, and they need to carefully weigh the long-term benefits against the initial investment.

Despite these challenges, the long-term benefits of HRIS, such as improved efficiency, better decision-making, and enhanced employee experiences, often outweigh the implementation hurdles. Banks that effectively manage the integration, training, and cost issues typically find HRIS to be a highly valuable tool (Bangladesh Bank, n.d.).

Chapter-5: A Case Study Dutch-Bangla Bank PLC

5.1 Introduction toDutch-Bangla Bank PLC

Dutch-Bangla Bank started operation is Bangladesh's first joint venture bank. The bank was an effort by local shareholders spearheaded by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO.

From the onset, the focus of the bank has been financing high-growth manufacturing industries in Bangladesh. The rationale being that the manufacturing sector exports Bangladeshi products worldwide. Thereby financing and concentrating on this sector allows Bangladesh to achieve the desired growth. DBBL's other focus is Corporate Social Responsibility (CSR). Even though CSR is now a cliché, DBBL is the pioneer in this sector and termed the contribution simply as 'social responsibility'. Due to its investment in this sector, DBBL has become one of the largest donors and the largest bank donor in Bangladesh. The bank has won numerous international awards because of its unique approach as a socially conscious bank.

DBBL was the first bank in Bangladesh to be fully automated. The Electronic-Banking Division was established in 2002 to undertake rapid automation and bring modern banking services into this field. Full automation was completed in 2003 and hereby introduced plastic money to the Bangladeshi masses. DBBL also operates the nation's largest ATM fleet and in the process drastically cut consumer costs and fees by 80%. Moreover, DBBL choosing the low profitability route for this sector has surprised many critics. DBBL had pursued the mass automation in Banking as a CSR activity and never intended profitability from this sector. As a result it now provides unrivaled banking technology offerings to all its customers. Because of this mindset, most local banks have joined DBBL's banking infrastructure instead of pursuing their own.

Even with a history of hefty technological investments and an even larger donations, consumer and investor confidence has never waned. Dutch-Bangla Bank stock set the record for the highest share price in the Dhaka Stock Exchange in 2008 (Dutch-Bangla Bank, n.d.).

5.2 Founding and Background

Dutch-Bangla Bank PLC (DBBL) was established in June 1996 as the first European-Bangladeshi joint venture bank in Bangladesh. The bank was initiated through a partnership between local entrepreneur M. Sahabuddin Ahmed and the Netherlands-based development finance company FMO (Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden N.V.).

DBBL was incorporated under the Companies Act 1994 and received its banking license from the Bangladesh Bank under the Bank Companies Act 1991. From the outset, the bank focused on supporting the industrial and manufacturing sectors in Bangladesh, aiming to enhance economic development by financing export-oriented and productive ventures.

This strategic direction distinguished DBBL as a development-focused institution, with a long-term vision of leveraging banking as a tool for national growth and industrial advancement (Dutch-Bangla Bank, n.d.).

5.3 Vision and Strategic Focus

The vision of DBBL is:

"To be the most innovative and technology-driven bank in Bangladesh that ensures inclusive and sustainable financial services to all segments of society."

This vision reflects DBBL's emphasis on technological leadership, financial inclusion, and sustainable development.

Strategic Focus of DBBL

1. **Technology Leadership**
   DBBL was the first bank in Bangladesh to introduce a fully automated banking system and deploy a nationwide ATM network. It continues to invest in:
   - Mobile banking (Rocket)
   - Internet banking
   - Digital wallets and card services
2. **Financial Inclusion**
   The bank focuses on bringing unbanked and under banked populations into the formal banking system through:
   - Agent banking
   - Mobile financial services
   - Low-cost banking products for rural areas
3. **Corporate Social Responsibility (CSR)**

   DBBL allocates a significant portion of its profit to education, healthcare, and environmental sustainability, reflecting its ethical business approach.

4. **Customer-Centric Innovation**
   The bank develops products that meet diverse customer needs, from students to small businesses, by:
   - Offering tailored loan packages
   - Simplifying access to digital services
   - Ensuring service availability through digital channels
5. **Risk Management and Governance**

   The bank prioritizes strong corporate governance, compliance, and risk mitigation strategies to ensure sustainable growth.

6. **Sustainable Development Goals (SDGs)** Alignment
   DBBL aligns many of its initiatives with the UN SDGs, especially:
   - Quality education (via scholarships)
   - Reduced inequalities (banking access)
   - Climate action (green banking initiatives)

5.4 Technological Innovation

Dutch-Bangla Bank Limited (DBBL) has been a pioneer in adopting and implementing modern banking technologies in Bangladesh. Here are some of their major innovations:

1. Launch of the First Mobile Banking Service (Rocket)

DBBL Rocket was the first mobile banking platform in Bangladesh. It enabled millions to perform transactions via mobile phones, including fund transfers, bill payments, and salary disbursements. Promoted financial inclusion in rural and unbanked areas.

2. Extensive ATM and Fast Track Network

DBBL operates the largest ATM network in Bangladesh. First to introduce Fast Track booths that offer 24/7 banking services including real-time deposit, withdrawal, and account management. Emphasis on biometric authentication at ATMs for increased security.

3. Agent Banking

DBBL was among the early adopters of agent banking, offering services through local agents in remote areas. Helped bring banking services to the doorstep of people in villages and underserved locations.

4. Internet and SMS Banking

First banks in Bangladesh to provide full-featured internet banking for retail and corporate users. SMS banking for balance checks, transaction alerts, and mini-statements added convenience.

5. EMV Chip Cards and Contactless Payments
One of the first banks to roll out EMV-compliant debit and credit cards, enhancing transaction security. Introduced contactless card payment technology for faster and safer retail transactions.

5. E-Commerce and Payment Gateway Integration

Developed a robust e-commerce payment gateway, allowing merchants to receive online payments. Integration with various platforms for smooth online shopping, tuition fee payments, and utility bill settlement.

6. Fintech Collaborations and API Services

Opened APIs for integration with fintechs and startups. Partnered with companies to expand digital financial services including QR code payments and wallet services.

7. Artificial Intelligence and Data Analytics

Investment in AI-based fraud detection and customer behavior analysis. Using data analytics to personalize customer offerings and improve risk management.

5.5 Corporate Social Responsibility

Dutch-Bangla Bank Limited (DBBL) has established itself not only as a technological pioneer in Bangladesh's banking sector but also as a leader in corporate social responsibility (CSR). The bank allocates a significant portion of its annual profit to support various social and developmental causes.

1. Education

- **DBBL Scholarship Program**: One of the largest CSR education initiatives in Bangladesh.
    - Scholarships for underprivileged but meritorious students at SSC, HSC, and undergraduate levels.
    - Covers tuition fees, monthly allowance, and other academic costs.
- Special focus on students from rural, low-income backgrounds.

2. Health Sector Initiatives

- Financial support to hospitals and clinics for equipment and facility upgrades.
- Donations for cancer treatment, dialysis, and heart surgery for financially challenged patients.
- Support for nationwide health awareness campaigns.

3. Disaster Relief

- Immediate response during natural disasters like floods, cyclones, and pandemics.
- Donation of food, water, clothing, medicine, and temporary shelter materials to affected communities.
- Active participation in COVID-19 relief efforts (donated PPE, ventilators, testing kits, etc.).

4. Environment and Green Banking

- Investments in eco-friendly and energy-efficient projects.
- Funding for tree plantation drives, riverbank protection, and waste management.
- Implementation of paperless banking and e-statements to reduce environmental impact.

5. Support for Differently-Abled and Marginalized People

- Donations to institutions working for disabled children and elderly care.
- Financial assistance and training programs to support women entrepreneurs, orphans, and street children.

6. Cultural and Sports Development

- Sponsorship of cultural events, exhibitions, and national celebrations.
- Support for grassroots sports development and tournaments in rural areas.

Key Principles of DBBL's CSR Strategy

- **Sustainability-driven**: Long-term social impact over short-term charity.
- **Inclusive growth**: Bridging the gap between urban and rural opportunities.
- **Transparency**: Public disclosure of CSR spending and activities in annual reports.

Financial Performance and Market Presence

1. **Overview of Financial Performance**

- Dutch-Bangla Bank Limited (DBBL) has consistently demonstrated solid financial strength and resilience in the Bangladeshi banking sector. Its financial performance reflects growth in core banking operations, customer base, and digital banking services.

Key Financial Highlights (Recent Years)

- **Net Profit After Tax**: Steady growth with robust income from retail and digital banking.
- **Return on Assets (ROA)**: Maintained a healthy ROA compared to industry average.
- **Return on Equity (ROE)**: Consistent profitability with strong equity utilization.
- **Non-Performing Loan (NPL) Ratio**: Maintains a relatively low NPL ratio through prudent credit risk management.
- **Earnings per Share (EPS)**: Positive and gradually increasing, indicating value creation for shareholders.

2. Revenue Sources

- Interest income from loans and advances.
- Fees and commission from ATM/fast track services and Rocket mobile banking.
- Income from investment in government securities and treasury operations.
- Digital banking services contributing significantly to non-interest income.

2. Market Presence

- **Geographic and Operational Reach**
  - **Branch Network**: Over 200 branches across Bangladesh.
  - **ATM and Fast Track Booths**: Operates the largest ATM network (over 5,000 machines) and fast track service points for high-volume self-service banking.
  - **Agent Banking**: Widespread network in remote and rural areas to ensure financial inclusion.

Digital Market Penetration

- **Rocket Mobile Banking**: Over 20 million users, making it a dominant mobile banking platform.
- **Internet and SMS Banking**: Used extensively by retail and corporate clients for 24/7 banking access.
- Strong presence in e-commerce transactions and digital payments ecosystem.

Market Share & Industry Position

- One of the top private commercial banks in Bangladesh by asset size and digital transaction volume.
- Holds a significant share in mobile financial services (MFS) and automated banking.

4. Credit Rating and Investor Confidence

- Consistently receives high credit ratings from agencies like CRISL or Credit Rating Agency of Bangladesh (CRAB).
- Well-regarded among investors for its strong governance, financial health, and technological leadership.

5. Competitive Advantages

- Early mover in digital banking.
- Commitment to CSR and inclusive banking builds a strong public image.
- Customer-centric innovation ensures long-term growth and brand loyalty.

5.6. Board of Directors Of DBBL



SI. No.	Name of the Directors	Designation
01.	Ms. Sadia Rayen Ahmed	Chairman
02.	Mr. Abedur Rashid Khan	Nominee Director
03.	Ms. Tang Yuen Ha, Ada	Nominee Director
04.	Mr. Ekramul Haq, FCA	Independent Director
05.	Mr. Mohammed Salim, FCMA, CPFA	Independent Director
06.	Mr. Nurul lslam Chowdhury, FCA	Independent Director
07.	Mr. Abul Kashem Md. Shirin	Managing Director & CEO, Director (Ex-officio)

5.7 Dutch-Bangla Bank Management



DBBL Management - Branch Managers

Dutch Bangla Bank Managements

Name	Designation	Division
Abul Kashem Md. Shirin	Managing Director & CEO	--
Shahidur Rahman Khan	Deputy Managing Director & CRO	--
Md. Abedur Rahman Sikder	Deputy Managing Director & COO	--
Md. Ahteshamul Haque Khan	Deputy Managing Director & CCBO	--
Md. Shahadat Hossain	Deputy Managing Director	--
Md. Shah Alam Patwary	Deputy Managing Director	--
Mohammed Shahid Ullah	Deputy Managing Director & CFO	--
Md. Abdullah Al Mamun	Deputy Managing Director	--
Uttam Kumar Saha	Deputy Managing Director	--
Md. Anwar Faruq Talukder	Senior Executive Vice President & CSBO	--
Md. Mosharraf Hossain	Senior Executive Vice President	Risk Management Division
Abdullah Al Masud	Senior Executive Vice President (Supervisory	Treasury Division (Front Office)

	Executive)	
Abdullah Al Masud	Senior Executive Vice President	Branch Operation & Liability Division
Ahmed Istiaque Bin Rafique	Senior Executive Vice President	Offshore Banking Division (OBD)
Ahmed Istiaque Bin Rafique	Senior Executive Vice President	Corporate Business Division
Md. Masud Hossain	Senior Executive Vice President	Retail Credit Administration Division
Farhad Ahmed Khan	Senior Executive Vice President	SME-BBD
Mohammad Emdadul Haque Khan	Executive Vice President	IT Procurement Innovation Reconciliation and Monitoring Division
Md. Asaduzzaman	Senior Vice President	Special Asset Management Division
Muhammad Kamruzzaman	Senior Vice President	Accounts Division
Ahmed Aslam Al Ferdous	Senior Vice President	Agent Banking Division
Zarif Nadim Ahmed	Senior Vice President	Retail Business Division
Naunehal Ashraful Huda	Senior Vice President	e-Business Division
Md Aminul Islam	Senior Vice President	SME-Direct Sales Division

Md. Mosiur Rahman	Senior Vice President	Alternative Delivery Channel Division
Mohammed Mesbahul Alam	Senior Vice President	Board Secretariat
Zahid Ahmed	Senior Vice President	Human Resources Division
Shahadat Ahmed	Senior Vice President	Corporate Credit Risk Management Division
Arif Mohammad Eftekhar Rashid	Senior Vice President	Cards Operation Division
A. K. M. Ahasan Kabir	Senior Vice President	IT Security Division
Md. Rashidul Islam	Senior Vice President	SME Credit Risk Management Division
Md. Tanvirul Khorshed	Vice President	Training, Research and Development Division
Md. Rashed Rahman	Senior Vice President	International Division (Treasury Back Office)
Shaheena Sultana	Senior Vice President	Centralized Trade Service Division
Md. Mahabub Ujjaman	Vice President	IT Operation Division-2
Imtiaz Hossain	Vice President	IT Operation Division-1
Ahmed Shamsul Huda	National Business Manager	Mobile Banking Division
Md. Monzurul Kadir	Vice President	General Service Division
Md. Dawdur Rahman	Vice President	Retail Credit Risk Management Division
Md. Haroon Ur Rashid	Senior Assistant Vice	Corporate Credit Administration Division

Khan	President	
Sadar Uddin Ahmed	Senior Assistant Vice President	Management Information System Division
Md. Shahid Ullah Bhuiyan	Senior Assistant Vice President	IT Development Division
Hossain Md. Sagir Ahamed	Assistant Vice President	Public Affairs and Brand Communication Division

5.8 Data Center



A corporate Infrastructure has been built that comprises a world class Data Center (DC), a Disaster Recover Site (DRS), various branches and Head Office Divisions with a view of establishing a frictionless flow of information in a secured manner. The computing resources of the bank (Hardware, Software and Telecommunication equipment etc.) have been installed in these places to ease the information exchange among the employees of the bank. The main items that have been installed in the DC & DRS includes the RISC based servers, Network equipment, Storage, Database and other devices from many renowned international brands (Dutch-Bangla Bank, n.d.).

5.9 Core Banking



Dutch Bangla Bank has been using world famous Core Banking Solution, Flex cube Retail (FCR) and Flex cube Corporate (FCC) from the house of Oracle Corporation since 2004. In the course of time, the bank has grown very large. The mass people of the country has put their trust, faith and confidence on Dutch Bangla Bank, the technology being one of the most important factors in doing so. The Dutch Bangla Bank management, officers and executives are well concerned about it and trying to meet their expectations. Dutch- Bangla Bank has never allowed the interest of its valued clients to fall. Considering these, the Dutch Bangla Bank management has decided to upgrade its Core banking Solution from FCR & FCC to Flex cube Universal Banking Solution, FCUBS 11.2.

Unrivaled Access to Banking

A Dutch-Bangla Bank Ltd client now has unrivaled access to banking from any Dutch-Bangla Bank Ltd branch, ATM and POS. All of these services are free-of-charge and are surprisingly affordable for everyone. Even though Dutch-Bangla Bank Ltd has invested more in Electronic Banking more than any other bank, the division was never intended to be profitable. It was undertaken with the same mindset Dutch-Bangla Bank Ltd undertakes its Corporate Social Responsibility tasks. This is why you pay barely nothing even though these same services would cost you much more in other countries and other banks. Never has any bank given so much for free.



Largest ATM Network in Bangladesh

Dutch-Bangla Bank Ltd also has the largest ATM network in Bangladesh. This gives Dutch-Bangla Bank Ltd clients full access to 'anytime anywhere' banking nationwide. All international and many local banks use the Dutch-Bangla Bank Ltd ATM network for their own clients. Dutch-Bangla Bank Ltd has installed over 4,100 ATMs nationwide. As with most things, ATM access to all Dutch-Bangla Bank Ltd ATMs is unlimited and free

for all Dutch-Bangla Bank Ltd clients. If a client of a member bank (not Dutch-Bangla Bank Ltd) uses a Dutch-Bangla Bank Ltd ATM, the member bank may add a transaction charge.



5.10 Largest IT Budget

Dutch-Bangla Bank Ltd has the largest IT budget in Bangladesh. Dutch-Bangla Bank Ltd maintains the state-of-the-art Electronic-Banking Division. The Electronic-Banking Division oversees and maintains Dutch-Bangla Bank Ltd's investment as well as implementing upcoming projects.

Dutch-Bangla Bank Ltd is the only local bank to have a off-site Data Recovery Site (DRS). DRS ensures that customer records are safe, backed-up, and up to date in the event of a major catastrophe at the Electronic-Banking Division headquarters.

Since 2004, Dutch-Bangla Bank Ltd has introduced SMS and Alert banking. With a mobile phone, customers can perform many banking operations with their phone.

5.11 Rocket

2011 was a historic year for the banking sector of Bangladesh as Dutch-Bangla Bank Ltd inaugurated Bangladeshi's first mobile banking.It's a Banking process without bank branch which provides financial services to unbanked communities efficiently and at affordable cost. Rocket provides banking and financial services, such as cash-in, cash out, merchant payment, utility payment, salary disbursement, foreign remittance, government allowance disbursement, ATM money withdrawal through mobile technology devices, i.e. Mobile Phone.

5.12 VISA and Master card

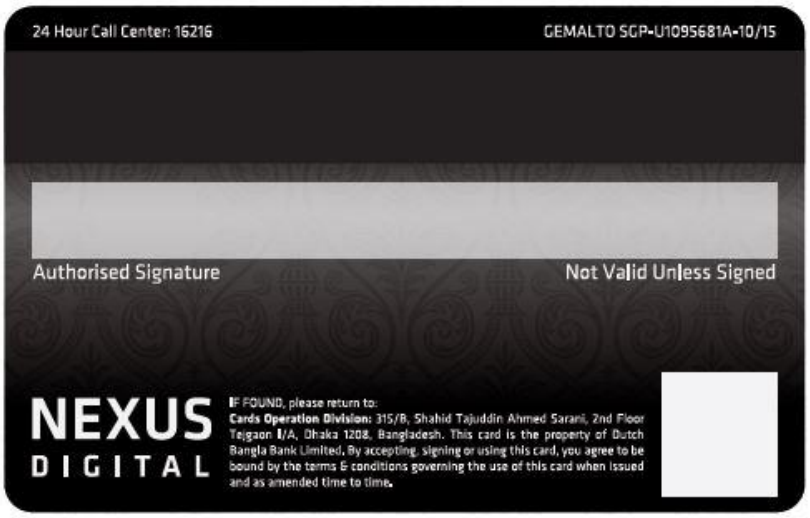
Dutch-Bangla Bank Ltd is a primary license holder for both VISA and Mastercard. It is authorized to issue and accept payments from both organizations. Dutch-Bangla Bank Ltd also works closely with both organizations to bring you the latest in card technology. Dutch-Bangla Bank Ltd also offer Visa and Mastercard Debit Cards.

MASTERCARD WORLD CREDIT CARD



CREDIT LIMIT: BDT 500,000 - 25,00,000 OR EQUIVALENT USD(Maximum limit of USD portion depends as per Guidelines for Foreign Exchange Transactions and Bangladesh Bank Circular issued from time to time)





DBBL NEXUS

Card Name: MasterCard Titanium Card (the Premium brand)

Credit Card Annual / Renewal Free

Credit Limit: 200,000 to BDT 25,00,000 Or Equivalent USD

(Maximum limit of USD portion depends as per Guidelines for Foreign Exchange Transactions and Bangladesh Bank Circular issued from time to time).

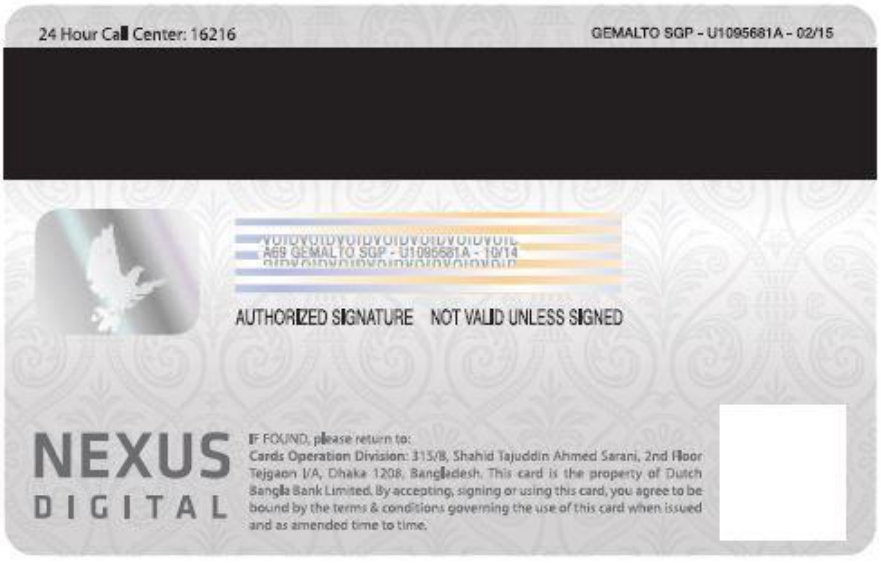
DBBL NEXUS VISA SIGNATURE CREDIT CARD



CREDIT LIMIT: BDT 500,000 - 25,00,000 OR EQUIVALENT USD

(Maximum limit of USD portion depends as per Guidelines for Foreign Exchange Transactions and Bangladesh Bank Circular issued from time to time)





Card Name: VISA Platinum Card (the Premium brand):

Credit Card Annual / Renewal Free

Credit Limit: 200,000 - 25,00,000 Or Equivalent USD

(Maximum limit of USD portion depends as per Guidelines for Foreign Exchange Transactions and Bangladesh Bank Circular issued from time to time)





Card Name: VISA Gold International Credit Card

Credit Card Annual / Renewal Free

Credit Limit: Maximum Unsecured Limit: BDT 1,000,000/- or equivalent USD. Maximum limit with Liquid Security: BDT 25,00,000/- or equivalent USD.

(Maximum limit of USD portion depends as per Guidelines for Foreign Exchange Transactions and Bangladesh Bank Circular issued from time to time)

5.13 Agent Banking

Following the successful launch of the Rocket services, DBBL realized the potential to increase customer reach by offering Agent Banking services through agents for the rural customer who does not have access to formal banking system even through Rocket.

For smooth operation of Agent Banking function a separate Department in the name and style "Agent Banking Department" has been created. The Department will serve wide range of customers throughout the country by providing banking and financial services with the help of mobile telecommunication devices/ computer system/ using biometric technology. Especially for clients in remote locations, Agent Banking Department will help them deposit and withdraw funds and other admissible services at banking agents, i.e., retail outlets that turn Deposit to electronic funds and vice versa. With the help of the agent banking service customer can enjoy the convenience of banking service at any place of the country.

5.14 Internet Banking Features



Dutch Bangla Bank Ltd allows you to do seamless internet banking. This allows you to review your account, statements, paying bills as well as making some transactions. Because of local banking regulations, Dutch Bangla Bank Ltd is not allowed to provide some types of transactions even though it is fully capable.

Account Summary: The Customer will be able to view the list of Current, Saving, Term Deposit and Loan accounts with the current balance.

Account Details: The Customer can choose a particular account and see the account details including unclear fund, limit, interest accrued etc.

Account Activity: The customer can see or print his transaction activity in a given account for a particular period.

Transfer Funds: The customer can transfer funds from one of his accounts to another of his accounts within the bank.

Third Party Transfer: The customer can transfer funds from one of his accounts to another customer's account within the bank.

Pay Bills: The customer can pay his utility bill (like Dutch Bangla Bank Ltd Credit Card Bills, Alico Mobile, Tuition Fees etc.)

Standing Instructions: The customer can setup, modify or delete standing instructions for transferring fund from one of his account to another account (his account or 3rd party).

Open/Modify Term Deposit: The customer can open a term deposit by transferring funds from one of his current or savings accounts with the bank. He can also modify the TD and redeem / part-redeem it.

Loan Repayments: The customer can make payment of the loan installment from his CASA account.

Statement Request: The customer can make a request for account statement for a required period. The bank will manually service this request.

Checkbook: Request The customer can make a request for a Checkbook. Status Inquiry The customer can choose an account and enter the check number for which the status should be viewed.

Stop Payment Check: The customer can mark his Check leaf as stop payment.

Interest Rate Inquiry: The customer can query on the interest rates on CASA & Term Deposit Products.

Foreign Exchange Rate Inquiry: The customer can query on the Foreign Exchange (FX) Rates using this function.

Change Password: The customer can change his Internet Banking Password using this function.

Letter of Credit: The customer can initiate the LC application through Internet Banking.

Bank Guarantee: The customer can initiate the Bank Guarantee through Internet Banking.

Limits Query: The customer can view his Loan Limits and Limits Utilization through Internet Banking.

Personal Banking: Electronic Banking DBBL Retail Loan Products Dutch-Bangla Bank Future Line VIP Banking

Corporate Banking: Corporate Banking services overview Electronic Banking for your business LC Trade.

Personal Accounts & Loans: Personal Accounts Term Deposits Loans and Advances Useful Video Tutorials.

Delivery Channel: ATM Locations CRM Locations Branch Locations Sub Branch Locations Merchant Locations

- DBBL Cash Credit – "Len-den" DBBL Term Loan – "Somridhi" DBBL Property Loan – "Janala "DBBL Festival Loan – "Utshab"DBBL Women entrepreneurs Financing (Term loan) – "Uthsaho" DBBL Women Financing (Cash Credit) – "Shofolota" DBBL Distributor Financing (Cash Credit) – "Prosher" SME Loan Eligibility

- Lending Interest Rate Charges and Fees Career Opportunity (Apply Online)Dutch-Bangla Bank Scholarship Dutch-Bangla Bank Tender Notice News Room Remittance services for Exchange Houses Online Remittance Status Western Union Terms & Conditions Customer Awareness Dutch-Bangla Bank Citizen's Charter Code of Conduct Government Securities Investment Window Unclaimed Deposit Information Dutch-Bangla Bank Web Mail.

5. 15. Investor Relations

Financial Statements Interim Report Price Sensitive Information Dividend Distribution Policy AGM Notice EGM Notice Risk Based Capital Unpaid/ Unclaimed Dividend of DBBL Contact Person.



Dutch-Bangla Bank VIP Banking offers a thoughtful bouquet of exclusive services, benefits and banking solutions to the Bank's prime customers. VIP customers will enjoy the privileged services through dedicated Relationship Manager. A bunch of specially priced services and products will also be available for the VIP customers. All sorts of privileged facilities are designed only for VIP customers to make our relationship more congenial.

5.16 VIP Banking Eligibility

Balance Criteria

CASA/SND/Power/Sole Proprietorship deposit or a combination of deposits of all or any mentioned accounts under the same CIF	BDT 25,00,000.00
TD Deposit	BDT 50,00,000.00
Power AC Deposit [As Credit Salary]	BDT 3,00,000.00

Mixed Deposit [Consisting 100% of CASA deposit of individual and/or sole proprietorship (Current, Savings, SND, Power) plus 50% of Term Deposit in the same name]	BDT 25,00,000.00

5.17 Call Center



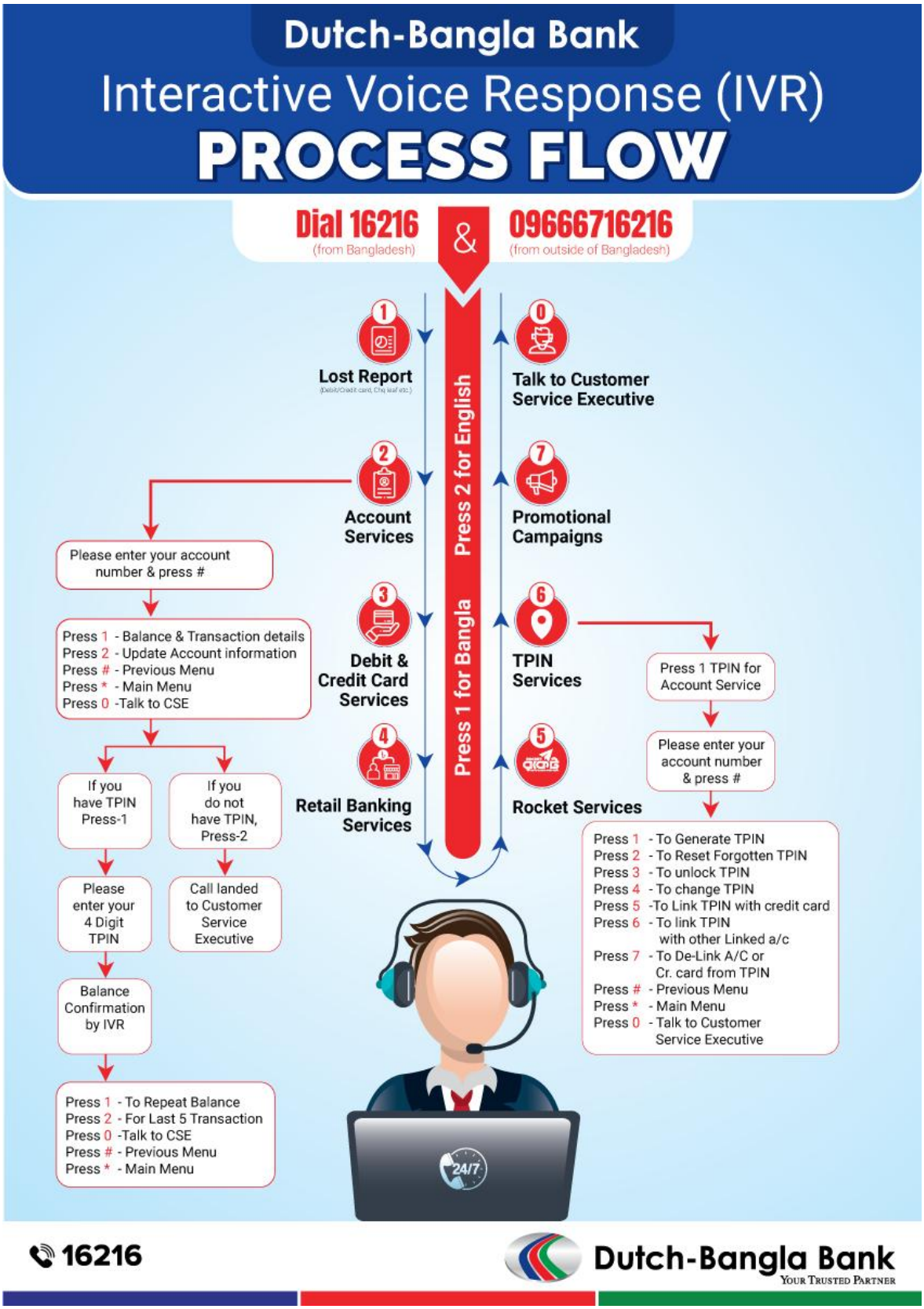
Dutch-Bangla Bank's 24/7 call center can be reached at 16216 or 09666716216 for international calls. You can also find assistance through their website, email, or by visiting any branch. The call center has an Escalation Matrix to monitor turnaround times for customer queries and complaints, with fixed TATs for different issues and notifications to supervisors if TATs are exceeded.

5. 18 Contact Information:

16216 for Over all Bangladesh and 09666716216 for out of Bangladesh

Central Customer Services and Complaint Management Cell

Call Center	**:**	16216 for Over all Bangladesh and 09666716216 for out of Bangladesh
Complaint Management Phone:	:	(8802)-9511993
Complaint Management Email :	:	ccs.cmc@dutchbanglabank.com
Mailing Address :	:	CCS & CMC, Dutch-Bangla Bank PLC. Head office, 47, Motijheel Commercial Area, Dhaka – 1000, Bangladesh.


Dutch-Bangla Bank
Interactive Voice Response (IVR)
PROCESS FLOW
Dial 16216
(from Bangladesh)
&
09666716216
(from outside of Bangladesh)
Press 1 for Bangla
Press 2 for English
1 Lost Report
(Debit/Credit card, Chq leaf etc.)
0 Talk to Customer Service Executive
2 Account Services
7 Promotional Campaigns
3 Debit & Credit Card Services
6 TPIN Services
4 Retail Banking Services
5 Rocket Services
Please enter your account number & press #
Press 1 - Balance & Transaction details
Press 2 - Update Account information
Press # - Previous Menu
Press * - Main Menu
Press 0 -Talk to CSE
If you have TPIN Press-1
If you do not have TPIN, Press-2
Please enter your 4 Digit TPIN
Call landed to Customer Service Executive
Balance Confirmation by IVR
Press 1 - To Repeat Balance
Press 2 - For Last 5 Transaction
Press 0 -Talk to CSE
Press # - Previous Menu
Press * - Main Menu
Press 1 TPIN for Account Service
Please enter your account number & press #
Press 1 - To Generate TPIN
Press 2 - To Reset Forgotten TPIN
Press 3 - To unlock TPIN
Press 4 - To change TPIN
Press 5 -To Link TPIN with credit card
Press 6 - To link TPIN with other Linked a/c
Press 7 - To De-Link A/C or Cr. card from TPIN
Press # - Previous Menu
Press * - Main Menu
Press 0 - Talk to Customer Service Executive
24/7
16216
Dutch-Bangla Bank
Your Trusted Partner

Chapter-6 Analysis and Findings

6.1 Analysis and Findings

This chapter presents of banking organizations, and, government-owned bank in Bangladesh. The analysis is based on HR performance, customer service, technology adoption, and organizational efficiency.

1. HRIS is Widely Implemented in Banking Organizations

- The majority of mid to large-sized banks in Bangladesh have adopted HRIS to manage core HR operations.
- HRIS platforms are commonly used for recruitment tracking, training management, employee records, payroll, and performance evaluation.

2. HRIS Enhances HR Planning Efficiency

- HR professionals use HRIS for forecasting workforce needs and managing talent pipelines.
- Data-driven reports generated by HRIS improve accuracy in headcount planning and hiring schedules.
- Strategic planning for future staffing is significantly supported through predictive analytics modules in HRIS.

3. Training and Development Are More Structured

- Training programs are more personalized and trackable through HRIS.
- Learning Management Systems (LMS) within HRIS allow banks to deliver digital and blended learning experiences.
- Training records are centrally stored, making audits and skill gap analysis easier and more accurate.

4. Succession Planning Is Now Data-Driven

- HRIS provides clear visibility of high-potential employees.
- Leadership development programs are aligned with individual performance and readiness levels.

- ❖ The automation of succession planning minimizes manual errors and supports leadership continuity.

5. Performance Management Has Improved

- ❖ Integration of KPIs and automated evaluation tools ensures fairness and transparency in performance reviews.
- ❖ HRIS enables real-time feedback, making appraisals more consistent and goal-oriented.

6. HRIS Promotes Employee Engagement

- ❖ Employee self-service features give staff more control over their personal data, leave applications, and performance goals.
- ❖ Engagement tools like surveys, feedback portals, and internal job postings improve transparency and participation.

7. Implementation Challenges Remain

- ❖ Resistance to digital change among older employees is still a barrier.
- ❖ Integration with existing legacy systems can be costly and complex.
- ❖ Some banks struggle to provide sufficient HRIS training for users, affecting full-scale adoption.

5.3 Interpretation of Findings

The findings clearly show that HRIS plays a transformative role in how mid to large-sized banks in Bangladesh manage their human resources. By enabling real-time analytics, centralized data storage, and automation of routine tasks, HRIS allows HR departments to shift from administrative functions to strategic planning and development.

Banks that have invested in advanced HRIS platforms report improved efficiency, reduced HR processing time, and higher levels of employee satisfaction. Moreover, the systems foster a more proactive approach to workforce development, helping organizations adapt to market shifts and regulatory changes more easily.

However, successful implementation of HRIS also requires change management strategies, technical support, and consistent user training. Without these, the full benefits of the system may not be realized.

Chapter -7 Recommendations and Conclusion

7.1 Recommendations

Based on the analysis and findings, the following recommendations are made to improve the overall performance and service quality of banking institutions in Bangladesh, especially government-owned banks like Sonali,Jnata,Agrani,Rupali,Basic etc government-owned Bank :

1. Enhance Digital Infrastructure

• Government banks should invest more in IT infrastructure and adopt digital banking solutions to remain competitive with private banks like DBBL.

• Expanding mobile and internet banking services can significantly improve customer convenience and satisfaction.

2. Improve Human Resource Management

• Introduce performance-based evaluations and incentives in government banks to increase employee motivation and accountability.

• Regular training programs should be held to upskill employees on customer service, technology, and risk management.

3. Reduce Bureaucratic Inefficiencies

• Simplify internal procedures and decentralize decision-making to enhance operational efficiency in government banks.

• Automating routine processes can reduce processing time and errors.

4. Strengthen Risk Management and Loan Monitoring

• Government banks must adopt stricter credit assessment procedures and monitor loans more proactively to reduce non-performing loans (NPLs).

• Use of credit scoring models and borrower tracking tools is recommended.

5. Public-Private Partnerships (PPP)

• Encourage partnerships between public and private banks for technology sharing, financial literacy programs, and co-branded services.

• This can help bridge the efficiency gap while promoting financial inclusion.

6. Customer Service Reforms

• Establish customer service units in government banks to handle feedback and grievances more effectively.

• Use customer satisfaction metrics to regularly evaluate and improve service quality.

7. Policy and Regulatory Support

• Bangladesh Bank should create incentive schemes for state-owned banks to meet performance benchmarks and adopt digital transformation.

• A regulatory push toward reducing NPLs and improving financial reporting is also recommended.

7.2 Conclusion

Bangladesh's banking industry is going through its commitment to technological innovation, financial inclusion, and sustainable growth. From pioneering mobile banking with Rocket to establishing the country's largest ATM network, the bank has consistently leveraged digital tools to enhance customer experience and operational efficiency.

Its financial performance reflects sound management, strong profitability, and a diversified revenue base. DBBL's widespread market presence—both through physical branches and digital channels—demonstrates its role in bridging the urban-rural banking gap. Additionally, the bank's robust corporate social responsibility (CSR) initiatives in education, healthcare, disaster relief, and environmental sustainability highlight its broader commitment to national development.

In summary, Bangladeshi bank's strategic focus on innovation, inclusive banking, and ethical responsibility positions it not only as a financial institution but also as a driver of socio-economic transformation in Bangladesh. Its model can serve as a benchmark for other banks aiming to integrate technology with purpose-driven banking.

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