Sonargaon University (SU)

Dhaka, Bangladesh

Internship Report

on

Training and Development Practices in Bangladesh:
A case study on Shahjalal Islami Bank

Submitted by: Ummea Hadika

ID: BBA1801013016

Semester: Fall 2021

Program: Bachelor of Business Administration

Major: Human Resource Management (HRM)

Submitted to: Abul kalam

Associate Professor Department of Business Administration

Sonargaon University (SU)

Dhaka-1215, Bangladesh



13 January, 2022 Sonargaon University (SU) Dhaka, Bangladesh

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Date of Submission

13 January, 2022

LETTER OF TRANSMITTAL

Date: 13 January 2022

To,
Abul Kalam
Associate Professor
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of Internship Report

Dear Sir.

I have the pleasure to submit my internship report on "Attitude Measurement of Employees on the Training and Development Process: Evidence from Shahjalal Islami Bank Limited". I have given enough concentration to the successful completion of my internship and prepared an internship report. It was my great opportunity to get a chance work on this challenging project and to complete the report in time. I am grateful for your guidelines and lessons. I tried to put my best effort for the preparation of this report. Yet if any shortcomings or flaws arise, it will be my pleasure to answer any clarification and suggestion regarding this report.

Thanking You. Sincerely,

Ummea Hadika

ID: BBA 1801013016
Major Human Resources Management
BBA Program
Department of Business Administration
Sonargaon University (SU)

LETTER OF DECLARATION

I declare that this report has been composed solely by myself and that it has not been submitted, in whole or in part, in any previous application for a degree. Except where states otherwise by reference or acknowledgment, the work presented is entirely my own. I am aware of and understand the university's policy on plagiarism and I certify that this report is my own work, and it has not been submitted in support of another degree or qualification from this or any other university or institute of learning.

Sincerely,
Ummea Hadika
ID: BBA1801013016
Major Human Resources Management
BBA Program

Department of Business Administration

Sonargaon University (SU)

LETTER OF CERTIFICATE

I am glad to certify that Ummea Hadika has successfully completed the tasks of Internship Report (INT-431). I have supervised his report thoroughly and I perceive that he has paid satisfactory level of efforts to complete the study. He has declared that the produced report is original and has not been submitted elsewhere previously for any degree. This report is recommended for final submission and further assessment.

I wish her success throughout the life.

.....

Abul kalam Associate professor Department of Business Administration

Sonargaon University (SU

ACKNOWLEDGEMENT

At the very outset, I am grateful to almighty Allah for giving me strength and ability to accomplish the internship program as well as the internship report in a scheduled time in spite of various difficulties. It gives me immense pleasure to thank a large number of individuals for their cordial cooperation and encouragement which has contributed directly or indirectly in preparing this report. Firstly, I would like to express my thanks to internship supervisor Abul Kalam Department of Business Administration, Sonargaon University. His guidance and feedback made things a lot easier. He kept me on track to complete this report with his suggestions that were crucial in making this report as flawless as possible.

I must show my gratitude to Mr Md. Sarwar Alam, General Manager of Shahjalal Islami Bank Limited who gave me lot of time and shared him working experiences with me. Along with this I want to thank to Mr Shah Newaz Chowdhury, Mr Md Shahjahan for spreading their helping hands to me to accomplish my day-to-day tasks.

I would also like to express my sincere thanks to all the employees of Shahjalal Islami Bank Limited who helped me during my work tenure and made my experience a memorable one. And without the help of these people this report probably wouldn't be completed in due time.

ABBREVIATIONS

HR Human Resource

HRIS Human Resource Information System

HRM Human Resource Management

ICAB Institute of Chartered Accountants of Bangladesh

IFC International Finance Corporation
IFS Infrastructure & Financial System

OJT On-the-Job Training
RA Regulatory Affairs

SAM Special Asset Management

SME Small and Medium Enterprise

T&D Training & Development

TNA Training Need Assessment

UCBL Shahjalal Islami Bank Limited

VAT Value Added Tax

EXECUTIVE SUMMARY

Growth of a country depends a lot on the banking industry and it is one of the potential industries. Banking industry in Bangladesh is also very influential. We have many skilled employees in this industry, as it is a big industry. Therefore, Human Resource Management (HRM) is much valid as well as proficient in the banks of Bangladesh. Shahjalal Islami Bank Limited has reached to the market to boost up the banking system. Shahjalal Islami Bank Limited has developed a skilled and efficient workforce to complete the global challenge. The HR department of Shahjalal Islami Bank Limited manages this large employee force fully. The HR department meets the entire necessities of the recruits from remuneration to rewards, hiring to firing recruits and further significant and essential development trainings.

This report deals with the theoretical and practical aspects of HRM, broadly described training and development process and procedures of training and development in Shahjalal Islami Bank Limited. To know the details of the company we interviewed some HR personnel of Shahjalal Islami Bank Limited and other information were collected and gathered with the help of internet. Shahjalal Islami Bank Limited is the organization where actually the HR activities are applied with a huge effort, and the outcome is very satisfying. Since the independence of Bangladesh, Shahjalal Islami Bank Limited conducted their operations as it has a very strong network throughout the country. In addition, they got huge employee networks, with huge operations. However, due to the failure in their strategic decision and inefficient management of employees Shahjalal Islami Bank Limited lagged behind in the last few years. The report shows how they are ineffective in employee management in regard of training and development procedure. Their Training Need Assessment (TNA) comes as complete vague and total failure. The methods that they formulate in action are not enough to support employee development.

Shahjalal Islami Bank Limited has a better opportunity to fight back against all odds and take a good position in market. Shahjalal Islami Bank Limited has to follow the standard that they prepare for training methods in order to maintain the employee satisfaction and employee development. Employees should be rewarded based on their performance. The Training Need Assessment (TNA) should be formalized, followed, and should be clear enough to all the employees and how it links to organizational goal.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Any institution of higher learning or business whose goals are to survive and prosper in this present day diverse and regressed economy has found it imperative to invest in ongoing training and development to improve proficiencies in production as well as to acquire the greatest return in investment of human capital (Knoke & Kalleberg, 1994). Although this area of training effectiveness seems paramount, and although training is an integral part of the employeremployee relationship, Knoke and Kalleberg (1994) suggest direct evidence about company training practices based on representative samples of diverse employing organizations is almost non-existent. Furthermore, several authors have suggested that training is most extensive only in establishments which operate in complex market environments (Rowden & Conine, 2005; Sahinidis & Bouris, 2008). In addition, Rowden and Conine (2005) indicate that there is limited research on human resource development in small and midsized businesses. According to these authors, most people believe that small businesses do little, if any, development of their workers. Moreover, Rowden and Conine cite Training Magazine, which annually conducts research on the training industry in the Bangladesh, as not even attempting to contact businesses with fewer than 100 employees. In addition, in their annual research sample, only 16% consisted of companies between 100 and 500 workers. In general, little human resource development occurs in small businesses (Hill & Stewart, 1999). In summary, a slowly growing number of authors are currently doing more research in the areas of training and development and its effects on employees' that we have not seen in past literature.

1.2 Objectives of the Study

The primary objective of the study is to identify the purpose of training of Shahjalal Islami Bank Limited. The secondary objective of the study are as follows:

- To analyze the needs assessment process of training and development program of Shahjalal Islami Bank Limited.
- ii. To understand the training and development methods of Shahjalal Islami Bank Limited.
- iii. To evaluate the process of training and development program of Shahjalal Islami Bank Limited.

1.3 Methodology

Methods followed to perform a job or conducting activities to complete a task is called Methodology. In conducting this report the following methodology was adopted in data & information, preparation of reports etc. Both qualitative and quantitative methods were applied for preparing this report. The data were analyzed and presented by Microsoft excel and shows Percentage, graphical presentation and different types of charts. Best effort was given to analyze the numerical findings. The main focus is on numerical data in preparing the report. Also theoretical portion of the report has been used as the demand of the report.

Sources of Data Collection

This report is prepared by Primary and Secondary sources of information. I have mainly used secondary data:

Primary data:

- Official records and observing practical works.
- Conversation with the respective officers and stuffs of the department.

Secondary data:

- Annual Report of Shahjalal Islami Bank Limited.
- Bangladesh Bank Publications.
- Website of Shahjalal Islami Bank Limited.
- Instruction circulars published by Shahjalal Islami Bank Limited.

> Other websites, relevant books, research papers, and journals.

1.4 Limitations of the Study

The study is not free from some practical limitations. A number of drawbacks appeared during the study and hindered the total work process. The report may have some incompleteness due to some of the limitation I mentioned below:

- There is a limited access to data regarding different performance indicators of Shahjalal Islami Bank Limited.
- For a variety of reasons, up to date information is not published.
- Lack of collecting customer opinion, because this is a too busy branch.
- Financial Statements only portray the figures/numbers and their break down but do not clarify the justification in most of the time.
- Time constraint.

CHAPTER TWO OVERVIEW OF SHAHJALAL ISLAMI BANK LIMITED

2.1 Introduction to Shahjalal Islami Bank Limited

Shahjalal Islami Bank Limited (SJIBL) commenced its commercial operation in accordance with principle of Islamic Shariah on the 10th May 2001 under the Bank Companies Act, 1991. During last ten years SJIBL has diversified its service coverage by opening new branches at different strategically important locations across the country offering various service products both investment & deposit. Islamic Banking, in essence, is not only interest free banking business, it carries deal wise business product thereby generating real income and thus boosting GDP of the economy. Board of Directors enjoys high credential in the business arena of the country, Management Team is strong and supportive equipped with excellent professional knowledge under leadership of a veteran Banker Mr. Md. Abdur Rahman Sarker.

2.2 Vision of Shahjalal Islami Bank Limited

To be the unique modern Islamic Bank in Bangladesh and to make significant contribution to the national economy and enhance customers' trust & wealth, quality investment, employees' value and rapid growth in shareholders' equity.

2.3 Mission of Shahjalal Islami Bank Limited

- To ensure maximization of Shareholders' wealth.
- To ensure human resource development to meet the challenges of the time
- To ensure sustainable growth in business
- To make quality investment.
- To set high standards of integrity.

2.4 Objectives of Shahjalal Islami Bank Limited

The objectives of Shahjalal Islami bank is to be the unique modern Islami Bank in Bangladesh and to make significant contribution to the national economy and enhance customers' trust & wealth, quality investment, employees' value and rapid growth in shareholders' equity. Moreover, it has so many objectives to achieve its yearly targets, customers' trust, and Lifetime banking and so on. Those are given below in short:

- To provide quality services to customers.
- To set high standards of integrity.
- To make quality investment.
- To ensure sustainable growth in business.
- To ensure maximization of Shareholders' wealth.
- To extend our customers innovative services acquiring state-of-the-art technology to ensure human resource development to meet the challenges of the time.
- Blended with Islamic principles.
- To review & updates policies, procedures & practices to enhance the ability to extend better services to the customers.

2.5 Organizational Structure

There are five different wings to consist the organizational structure of Shahjalal Islami Bank Limited. They are

- Board of Directors
- Board Committees
- Executive Committee
- Policy Committee
- Management Team

2.5.1 Board of Directors

The Board of Directors of 13 members. The Board of Directors is the apex body of the bank.



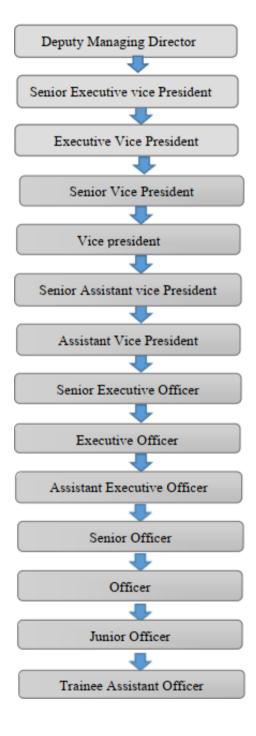
2.5.2 Board of Committees

The Board of Directors also decided the composition of each committee and determines the responsibilities of each committee.

2.5.3 Executive Committee

All routine matters beyond delegated powers of management are decide upon by or routed through Executive Committee, subject to ratification by the Board of Directors.

2.6 Hierarchy of Shahjalal Islami Bank Limited



2.7 Products of Shahjalal Islami Bank Limited

A. Al Wadiah Current Deposit Accounts

- **Minimum amount for Current Deposit Account:** Al Wadiah Current Deposit Accounts shall be opened with a minimum of Tk. 5,000/ which is also the minimum balance required to be maintained by the Account holder.
- Payment on Accounts demand: Funds in the Al Wadiah Current Deposit shall be
 payable on demand and the Bank guarantees repayment of such funds in full, less the
 Bank charges, if any in accordance with normal banking traditions, during the banking
 hours.
- No Profit: No profit on Al Wadiah Current Deposit Account balances shall be allowed
 and the Bank at its own discretion uses the funds of Al-Wadiah current deposit accounts
 without any risk to the account holder.

B. Islamic Mode of Investment

Bai Mechanism:

Bai means purchase and sale of goods in cash or on credit or in advance at an agreed upon profit, which may or may not be disclosed to the client. Majority of investments of Islamic banks are extended through this mechanism. A good number of investment products have been designed to facilitate mainly working capital financing which goes as follows:

Bai-Murabaha

- Murabaha LC(Sight/Deferred): Through this mode of indirect facility, the bank facilitates import of goods of the client at fixed rate of service charge (LC commission) on invoice value. LC may be opened at 100% cash or at a different ratio.
- Murabaha Post Import TR: This is a post import finance under the principle of Bai, extended to retire Shipping Documents under LC opened. We buy the imported goods and sell the same to the importer at a cost plus an agreed upon profit repayable today or on some date in the future in lumpsum or by installments. Usually payment is made by lumpsum from the sale proceeds of the consignment. Possession of goods remains with the client. Collateral security is usually obtained to secure the finance.

Murabaha Post Import Pledge: As like as Murabaha Post Import TR with an
exception to security. Goods remain under the control of the Bank. Collateral security
may or may not be obtained.

Bai-Muajjal

- Bai-Muajjal Commercial TR: It is an agreement between bank and client whereby bank delivers goods to the client upon deferred payment, i.e. the client shall pay the price at some future date at a time, by lumpsum or by installment. Under this mode of investment, bank is not supposed to disclose cost price and profit separately. Goods are delivered on trust and Trust Receipt is obtained for legal implication.
- Bai-Muajjal (Real Estate): Mode of operation and principle of this product are alike Bai-Mujjal Commercial TR. Difference is with the purpose, i.e. the facility is only extended against construction or purchase of building, apartment etc.
- Bai-Muajjal (WES Bill): Investment facility under this Mode is extended to liquidate
 ABP liability at maturity, when the client cannot liquidate the liability as a result of
 non-repatriation of the related export proceeds.
- Bai-Muajjal (Term): Under this mode of investment, term facility is given to meet client's requirement, which is repaid by a specific repayment schedule. Purpose is a bit different, such as to meet BG claim, etc.

Bai-Salam

- Bai-Salam (PC): This is export finance. Bai-Salam is a term used to define a sale in which the buyer makes advance payment, but the delivery is delayed until sometime in the future. Usually the seller is an individual or business and the buyer is the bank. The Bai-Salam sales serve the interest of both parties:
 - a) The seller- receives advance payment in exchange for the obligation to deliver the commodity at some later date. He benefits from the salam sale buy locking in a price for his commodity, thereby allowing him to cover his financial needs whether they are personal expenses, family expenses or business expenses.
 - b) The purchaser benefits because he receives delivery of the commodity when it is needed to fulfill some other agreement, without incurring storage costs. Second, a Bai-Salam sale is usually less expensive than a cash sale. Finally, a

Bai-Salam agreement allows the purchase to lock in a price, thus protecting him price fluctuation.

2.8 Logo of Shahjalal Islami Bank Limited



CHAPTER TWO HUMAN RESOURCE MANAGEMENT-TRAINING AND DEVELOPMENT

3.1 Literature Review

Cheng and Ho (2001) also discuss the importance of training and its impact on job performance:

While employee performance is one of the crucial measures emphasized by the top management, employees are more concerned about their own productivity and are increasingly aware of the accelerated obsolescence of knowledge and skills in their turbulent environment. As the literature suggests, by effectively training and developing employees, they will become more aligned for career growth—career potential enhances personal motivation. (p. 22)

To illustrate Cheng and Ho's (2001) position, Constantino and Merchant (1996) comment that "both training and education are necessary components for a successful conflict management system" (p. 22). One might clearly imagine how failure to provide training and education by the organization could result in conflict between employer and employee. Such conflict could potentially lead to any number of complicated scenarios, including but not limited to formal complaints by the employee which eventually become actual lawsuits against the organization, all of which could cost the industry time, energy, and money. When universities or businesses withhold opportunities for training and development, they also fail to demonstrate an understanding of how to identify organizational conflict. According to these same authors, all organizations should have a conflict management system in place (Constantino & Merchant,

1996). When conflict is manifested in the organization by clusters of employees who are dissatisfied, this group dissatisfaction state of mind can result in frenzied chaos, dissatisfaction, grievances, and turmoil in the organization. Again, having a conflict management system in place would potentially be able to short circuit such a disruptive process. Clearly, it is extremely important that employees benefit from ongoing employer provided training. "One of the most frequently encountered human capital development interventions is training" (Campbell & Kuncel, 2001, p. 278). To enhance job performance, training skills and behaviors have to be transferred to the workplace, maintained over time, and generalized across contexts (Holton & Baldwin, 2000). Consequently, specific job training is a complicated matter and has been the focus of much of the training literature (Chiaburu & Teklab, 2005).

More specifically, in addition to the exact nature of job training, training is seen as relevant to fostering a positive relationship between learning satisfaction and the effectiveness of applied learning (Liu, 2002; Wang, 2001). As an aside, even though authors have suggested that training programs are vital to organizations (Knoke &Kalleberg, 1994; Liu, 2002; Wang, 2001), training programs are often the

first to go (Young, 2008). This trend to cut training programs during poor economic times seems shortsighted, if in fact, training does affect job proficiency and relieves workplace conflict. The definition of results and empirical data included in this study demonstrates that employee do, in fact, perceive that training directly effects job proficiency is an indicator which many employers interested in sound business management and growth in the marketplace should subscribe to initiating and maintaining offerings of soft skill (leadership, effective communications, and coaching) and technical proficiency training.

Moreover, several authors have also written about the importance of staff development. Both formal and informal training opportunities are thought to provide a forum for the development of talent. When talent is fostered and nurtured, competitive advantages in performance are untainted (Becker & Gerhard, 1996; Bowling, 2007; Davenport, 2006; Peters & Waterman, 1982). Furthermore, the organizational commitment or "the relative strength of an individual's identification and involvement in a particular organization" (Pool & Pool, 2007, p. 353) depends on effective training and development programs. According to these authors, organizations demonstrating keen insight make provisions for satisfying the training needs of their current workforce. Cheng and Ho (2001) indicate that adequate training produces marked improvements in employee communication and proficiency of performances as well as extending retention time.

Moreover, when programs target communication skills with coworkers, there are significant increases in profit as well as a greater number of reported positive working relationships that are formed. Employees with good communication skills gather more information concerning procedures and technologies related to job performances, thus assuming greater accountability and subsequent responsibility, both of which effect improve proficiency (Adams, 1989; Gordon, 1977). Also, training and education have been shown to have a significant positive effect on job involvement, job satisfaction, and organizational commitment (Karia & Asaari, 2006).

Similarly, Ahmad and Karia (n.d.) have emphasized the relationship between training and attitude as it relates to working with others. Employees with positive attitudes become stakeholders in the process and job accomplishment is of a higher priority. Furthermore, successful organizations achieve a partnership between workers and management. The partnership includes participation in teamwork activities and continuous learning application. The reported findings further suggest that an employee's participation in decision making and problem solving develops organizational trust (Anschutz, 1995). Corporations and businesses need to grow and innovate continuously, pursue sustained development,

and cope with rapid changes in their external environments as well as increasingly competitive international markets. Hence, organizations need to strengthen or expand the knowledge base, skills, and abilities of their employees. For this purpose, education and training must be incorporated into a systematic and formal system if the goals of employees and corporation are to be attained (Liu, 2002; McGehee & Thayer, 1961). Training, as defined in the present study "is the planned intervention that is designed to enhance the determinants of individual job performance" (Chiaburu &Teklab, 2005).

Training is related to the skills an employee must acquire to improve the probability of achieving the organization's overall business and academic goals and objectives. Positive training offered to employees may assist with reduction of anxiety or frustration, which most employees have experienced on more than one occasion during their employment careers (Cheng & Ho, 2001). According to Tsai, Yen, Huang, and Huang (2007), employees who are committed to learning showed a higher level of job satisfaction that has a positive effect on their performance. Moreover,

Locke defined job satisfaction as a pleasurable or positive emotional state resulting from a Truitt 3 positive appraisal of the job or job experiences (Locke,1976). The literature suggests that commitment results from adequate training and development for successful job completion and an increase in job performance (Tsai et al., 2007). In addition, the larger the gap between the skills required to perform a task and the actual skills available for performing a task, the greater the lack of job satisfaction and the greater the increase in employee turnover within the organization. Conversely then, not having the skills to perform a job correctly can set up employees for failure and put the business at a less-than-competitive disadvantage. The resulting high turnover would predict the need for even more training that would then have a direct impact on the bottom line of any business. Moreover, poor performance reviews due to inadequate job training can produce employee dissatisfaction and conflict. Although there is no direct link in the literature between training and job satisfaction, Rowden and Shamsuddin (2000) and Rowden and Conine (2005) argue that the most thoroughly trained employees will better satisfy the needs of their customers and employees.

In summary, although the literature strongly suggests a direct relationship between job training and job performance as well as job training and employee attitudes, there is little empirical support for this suggestion. Clearly, there is a need to provide such empirical support. The purpose of the present study was to explore the relationship between training and development and its perceived impact on employee attitudes and perceived job performance proficiencies. The empirical data suggest a perceived gap by the employees between training attitudes and job proficiencies. This gap could then result in conflict

between the employee and employer relationship. The present study elaborates and extends previous research by exploring participant attitudes in an academic institution as well as in three businesses, one of which is a small-to-moderate size business that is usually overlooked in other research studies. The hypotheses in this study specifically address the relationship between employees with training experiences who have positive attitudes about training (training attitudes), and those positive training attitudes are perceived to improve job proficiency

3.2 Human Resource Management

Every organization or institute is composed up of people, acquiring of the services, boosting up the skills, inspiring the human resources to high level of performance, and ensuring that they persist to maintain their commitment to the organization which are needed in achieving organizational objectives as Human Resource Management (HRM) which is basically concerned with the people dimension in management. Those organization that are able to attain, develop and expand, stimulate, and maintain exceptional human resources will be mutually effective and efficient. Survival of any organization requires proficient and competent management and work force coordinating their efforts in the direction of an ultimate goal. Human Resource Management is an overall set of organizational activities directed at attracting, developing and maintaining and regulating an effective workforce.

3.3 Objectives of Human Resource Management

HRM has some specific objectives by which organization are benefited to be successful in attaining their goals. The objectives are given below:

- a) **To help the organization reach its goals:** The HRM helps the organization to reach its target. Organization achieves their goals by the utilization of resources. Human resource utilizes all other resources without which an organization can never reach its goals.
- b) **To achieve effective utilization of human resources**: Human resources are to be nature, motivated, encouraged contributing their best to the organization. The objective of HRM is to develop, expand and utilize all avenues to specify the human resources.
- c) **Employ the skills and abilities of the workforce:** HRM is to build and protect the most valuable asset, people in the organization. This entails those human skills and abilities are to tracked rightly, bridge the gaps with realities and place them in the most competent jobs so that they can best use their skills and abilities.
- d) To provide the organization with well-trained and well-motivated employees: The objective of HRM is to enhance the required skills and potential abilities through training and development processes.

- e) To increase employee's job satisfaction and self-actualization: The human potential has an ability that is occupied only when they are pleased with the jobs and feel a sense of belongingness and fulfillers with their organization.
- f) To achieve quality of work life: The HRM is to develop and sustain a superiority of work life that makes employment in the organization desirable. Quality of work life includes harmonious management and supervisory style, freedom and autonomy in decision-making, satisfactory and acceptable psychological condition, working hours and meaningful jobs.
- To communicate HRM policies to all employees: Communication is an effective tool to know about the intentions of internal and external human bodies with which organization has at least some amount of interest. The internal HR communicates with policies programs and actions, which are relevant to their interest.

3.4 Functions of Human Resources Management

Within the functional area of human resources management, a huge number of activities must be proficient so that the organization's workforce can come up with an optional attribution to the organization's success. There are four basic function of human resources management (HRM):

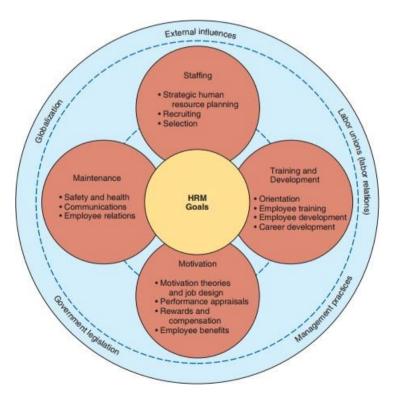


Figure 6: Human Resource Management Primary Activities

- a) **Acquisition Function:** Acquisition function deals with the planning of the human resources. It includes job analysis, recruitment, selection and socialization.
 - Human Resources Planning: Human Resource Planning is the process that helps to provide a good number of adequate workforces to achieve their target.

Job analysis: One can identify the duties of the positions in the organization and the characteristics of the people to hire for them by the process of job analysis.

Job analysis methods: Job analysis is the methods that managers can identify in order to determine job elements, abilities, knowledge, skills and necessary performance. They may include the following:

- Observation method
- Individual interview method
- Group interview method
- Structure questionnaire method
- Diary method
- ii. **Recruitment:** It is the process of findings and attracting qualified people for job. There are 2 types of recruitments. They include:

Internal recruitment channel:

- Job posting programs
- Departing employees

External recruiting channel:

- Walk-ins and write-ins
- Employee referrals
- Advertising
- Educational institutions
- Professional associations
- iii. **Selection:** Selection process is a series of specific steps that helps the managers to decide which recruits to hire. This process begins when recruits apply for employment and ends with the hiring decision.

Steps in the selection process:

- Step 1: Preliminary reception application
- Step 2: Employment tests

- Step 3: Selection interview
- Step 4: Reference and background checks
- Step 5: Medical evaluation
- Step 6: Supervisory interview
- Step 7: Realistic job preview
- Step 8: Hiring interviews
- b) **Training and Development:** The function of human resources management includes Training and Development.
 - i. **Training:** Training is a method of developing certain attitudes, actions, skills and abilities in employees.
 - ii. **Development:** Development helps to handle future responsibilities with little concern for the current job. The individual handle future responsibilities, with little concern for current job duties.

Training methods: There are two types of training methods, which includes:

- i. On the-Job Training
- ii. Off the-Job Training
- c) **Motivation:** Motivation is the process that account for the individuals intensity, direction and persistence of effort toward attaining a goal. Motivation in human resources management includes:
 - i. Job design
 - ii. Performance Evaluation
 - iii. Rewards
 - iv. Job evaluation
 - v. Compensation
 - vi. Discipline

An employee's job performance can be sorted as being determined by the level and interaction between ability and motivation.

a) Maintenance: The objective of this function is to retain people who are performing at high levels. This requires that the organization provide. Safe and healthful working condition along with satisfactory labor relations refers to a proper maintenance levels which is required in each and every organization. This function includes:

i. Compensation administration

- ii. Benefits and services
- iii. Safety and health
- iv. Labor relations
- v. Collective bargaining
- vi. Discipline

Socialization: It is a development of getting new employees acquainted with the organization, its rules and regulations, culture, objectives and supervisors and other employees.

Socialization Process:

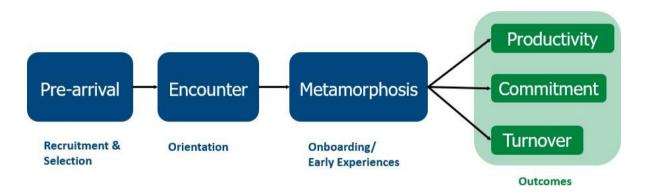


Figure 7: Socialization Process of Shahjalal Islami Bank Limited

Socialization through orientation: Orientation helps in introducing a new employee to the organization and to his or her working unit. It usually expands upon the required or given information received during the recruitment and selection stages which helps the managers to know the new employee.

3.5 Learning

After the orientation, training of the employees takes place after orientation takes place. Training is the process of enhancing the skills, capabilities and knowledge of employees for doing a particular job. Training process modules the thoughts and views of employees that in return leads to quality performance of employees. Training programs are not necessarily always about works, it can also be about things related to work such as fire drills, first aid training for the office, earthquake drills and much more.

Education, personal development; schooling or training is a part of human learning. It may be goal-oriented and may be aided through motivation. Learning may occur because of habituation or classical conditioning. Employee training are usually referred to programs that provide information to the workers, new skills or professional development opportunities. Depending on the matter of the subject, training might be executed by the staff members or by outside consultants. By hiring new employees, organizations go through a training period, prior to being assigned major job duties. This specific training is usually intendment to orient them to the position and to give them information they need to carry out their daily responsibilities. Part of this orientation could include meeting with the staffs and learning administrative tasks, such as filing paper work. They might also be prepared with mentors who can illustrate how to perform more specific job functions. A related strategy, called on-the-job training, allows new employees to learn their jobs as they do them.

3.6 Executives Education

Executives' education plan have a propensity to focus on industries or roles, or on civilizing specific management with leadership talents, such as persuasion, negotiation, teambuilding or communication. Modified programs, which are customized for and offered to executives of a single company, symbolizes the fastest growing segment of the market. Customized programs help organizations to increase management potential by combing the science of business and performance management into specialized programs that enable executives to develop new knowledge, skills and attitudes. Therefore, these programs are usually in high demand, as markets shift and organizations must develop and impendent responsive business strategies.

3.7 Role of Training in Achieving Organizational Objectives

- a) Ensuring effective communication between employees and minimizing conflicts.
- b) To ensure positive work environment in the organization.
- c) Making strategies for reducing the employee turnover rate.
- d) Managing grievances.
- e) To keep bird eye view on each employee's performance and regularly providing feed backs on the same.
- f) To ensure latest appraisal methods, fair and unbiased salary hikes for keeping the employee motivated.

g) To continuously stimulate a sense of belonging, responsibility and accountability in employees.

Here are some objectives which are given by HRM where it can perform its aforesaid functions in an organization. Some of the objectives are follows:

- a) To ensure employees satisfaction at every level.
- b) To ensure maintaining the quality of work life.
- c) To explore employees' capabilities for performing a given job.
- d) To equip the employees with proper resources.
- e) To instill team spirit in employees.
- f) To keep the employees motivated
- g) To encourage the feelings of organizational loyalty in employees.

3.8 Successful Training Procedure

- a) Develop strategic training budget to support organizational objectives.
- b) Manage the need analysis process.
- c) Manage the design of training program.
- d) Deal with instructional design challenges.
- e) Select the best vendors and consultants.
- f) Assess the core competencies of your staff.
- g) Apply a competency –based hiring approach.
- h) Manage the course evaluation process.
- i) Manage the delivery of training programs.
- j) Select the most appropriate training strategies.
- k) Write mission statement for the training function.
- l) Highly effective training team.
- m) Create strategic and operational training plans.

3.9 The Five Stages of Training Procedure

a) Need Analysis

• Identify specific job performance skills needed to improve performance and productivity.

 Use research to develop specific measurable knowledge and performance objectives.

b) Instructional Design

- Make sure all materials, such as video scripts leader guides, and participants work books, complement each other, and blend into unified training greed directly to the state learning objectives.
- Carefully and professionally handle all program elements-weather reported on paper, film, or tape-to guarantee quality and effectiveness.

c) Validation

• Introduce and validate the training before a representative audience. Base final revisions on pilot results to ensure program effectiveness.

d) Implementation

 When applicable, boost success with a train-the –trainer workshop that focuses on presentation and skills in addition to training content.

e) Evaluation and Follow-up

- Assess program success accordingly.
- Reaction: Document the learner's immediate reactions to the training.
- Learning: Use feedback devices or pre and posttests to measure what learns have actually learned.
- Behavior: Note supervisors" reactions to learner's performances following the completion of training.
- Results: Determine the level of improvement in the job performance and assess needed maintenance.

3.10 Training Methods

On-the-job training (OJT) is a form of a training taking place in a normal working situation. On-the-job training, sometimes called direct instruction, is one of the earliest forms of training. On-the-job training is still widely in use today. In fact, it is probably the most popular method of training because it requires only a person who knows how to do the task, and the tools the person uses to do the task. It may not be the most effective or the most efficient method at times, but it is a normally the easiest to arrange and manage. Because the training tasks place on the job, it can be highly realistic and no transfer of learning is required. It is often inexpensive because no special equipment is needed is other than what is normally used on the

job. On the other hand, OJT takes the trainers and materials out of production for the duration of the training time. In addition, due to safety or other production factor, it is prohibitive in some environments.

Off-the-job training method takes place away from normal work situations implying that the employee does not count as a directly productive worker while such training takes place. Off-the-job-training method also involves employee training at a site away from the actual work environment. It often utilizes lectures, case studies, role playing and concentrate more thoroughly on the training itself. This type training has proven more effective in allocating concepts and ideas.

3.11 Executive Development

In some organizations, there is a separate executive development team, in other organizations executive development that is handled as one of many activities by the larger corporate training group, and yet other scenarios there is no executive development activity to speak of. In contrast to other corporate training and development activities, which have as their core principle to build strategic skills for employees, executive development plays a special role for the organization. Indeed, some executive development is conduct for building strategic skills, yet executive development is also used to evaluate future potential, future executives as well as a mechanism for the CEO and the executive team to cascade their strategies, goals, and even elements of the culture to the rest of the management team and eventually the organization. In the best of cases, executive development not only helps an organization execute its key strategies, it can also help endow with input to the strategy creation process.

3.12 Difference between Training and Development

Training is a process of learning a sequence of programmed behavior. It improves the employee's performance on the current job and prepares them for an intended job. Training is a short-term process, which refers to instruction in the technical and mechanical problems. Therefore, training has a specific job-related purpose. Development not only improves job performance but also brings about the growth of the personality. Individuals not only mature regarding their potential capacities but also become better individuals. Development is a long-term educational process which refers to philosophical and theoretical educational concepts. Therefore, it is a knowledge-based purpose.

3.13 Purpose of Training

- a) To improve productivity: Training leads to increased operational productivity and increased company profit.
- b) To improve Quality: Better-trained workers are less likely to make operational mistakes.
- c) To improve Organizational Climate: Training leads to improved production and product quality that enhances financial incentives. This is turn increase the overall morale of the organization.
- d) To increase Health and Safety: Proper training prevents industrial accidents.
- e) Personal Growth: Training gives employees a wider awareness, enlarged skill base and that leads to enhanced personal growth.

CHAPTER FOUR DATA ANALYSIS AND FINDINGS

The data of the study has been coded and analyzed through MS Excel 2013. The analysis of the study result are as follows:

4.1 Training Need Assessment (TNA)

a) The training need assessment (TNA) is supportive for the organization to identify the training objectives and formulate the training program.

Table 3: Training Need Assessment (TNA)

	Frequency	Percent
Strongly Agree	4	22.0
Agree	7	39.0
Neutral	5	28.0
Disagree	2	11.0
Strongly Disagree	0	0.0
Total	18	100.0



Figure 8: Training Need Assessment Support

Here we see that 39% of the respondents agreed and 22% respondents are strongly agreed, 28% respondents were neutral, and 11% respondents disagreed about this statement. The organization can easily understand the training needs of the employees; moreover, they know how TNA works and is essential for the organization. The employees sometimes feel that TNA is not supportive for identifying organizational goals. The graph here shows all stories towards

b) The organization follows a specific TNA method to achieve the training objectives.

Table 4: Proper Training Need Assessment (TNA) Method

	Frequency	Percent
Strongly Agree	4	20.0
Agree	1	6.0
Neutral	4	25.0
Disagree	5	24.0
Strongly Disagree	4	25.0
Total	18	100.0

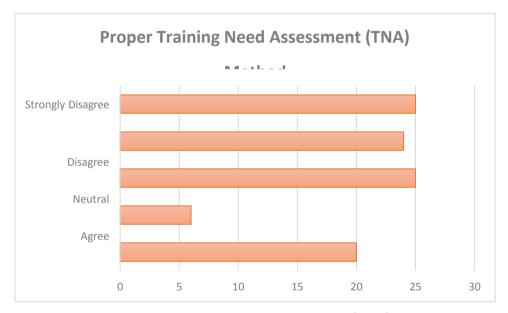


Figure 9: Proper Training Need Assessment (TNA) Method

In this statement 39% of the respondents were neutral that organization follows a specific TNA method, 22% respondents disagreed, 22% respondents agreed and 17% respondents strongly agreed about the impact of specific TNA method to achieve the training objectives. Maximum employees are not highly informed about well dressing on TNA procedure for which employees kept neutral. This might not be a good sign; employees should be well clued-up about TNA.

c) Training methods applied in the organization is satisfactory and effective.

Table 5: Proper Training Method

	Frequency	Percent
Strongly Agree	4	25.0
Agree	4	24.0
Neutral	4	25.0
Disagree	1	6.0
Strongly Disagree	3	20.0
Total	18	100.0

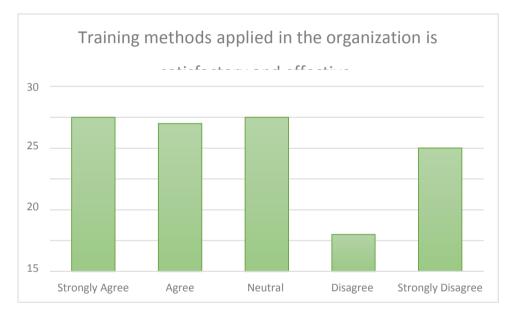


Figure 10: Proper Training Method

Here we see that 36% of the respondents disagreed about the statement, 29% respondents were neutral, 21% respondents agreed and 14% respondents were strongly disagreed about the training methods applied in the organization. Satisfaction on training is highly depending on training method, the consistency of similar process of training method might not increase employee satisfaction.

d) Training evaluation is an essential function to achieve the training objectives.

Table 6: Training Evaluation Essential

	Frequency	Percent
Strongly Agree	6	35.0
Agree	7	35.0
Neutral	3	17.0
Disagree	2	13.0
Strongly Disagree	0	0
Total	18	100.0



Figure 11: Training Evaluation Essential

Here we can see that 35% of respondents agreed and strongly agreed that training evaluation is essential function to achieve the training objectives, 13% respondents disagreed, and 17% respondents were neutral about the statement. The main objectives of training evaluation are clearly associated to the training goals, which are precise by the training evaluation procedure. Here we see that huge number of employees agreed with this statement.

e) Training systematic and organization executes training evaluation to ensure the effectiveness of training program.

Table 7: Training Evaluation Ensures Effectiveness of Training

	Frequency	Percent
Strongly Agree	5	28.0
Agree	8	44.0
Neutral	2	11.0
Disagree	2	11.0
Strongly Disagree	1	6.0
Total	18	100.0

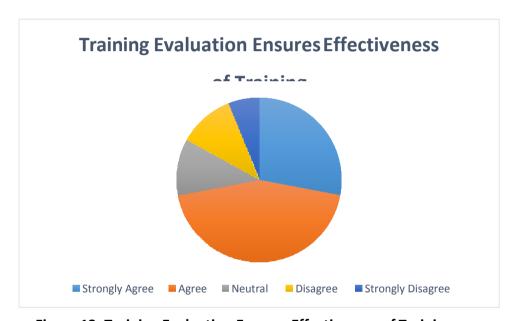


Figure 12: Training Evaluation Ensures Effectiveness of Training

In this statement 44% of the respondents said that they agreed, 28% respondents said that they strongly agreed, 11% said that they are neutral and disagreed and 6% respondents said that they strongly disagree about the training evaluation ensures effectiveness of training. Surprisingly the big portion of the employees agreed on the statement, which is controversial to other statements. However, the assessment of the statement is that most of the commercial banks promote employees, heightening their ranks depending on performance appraisal.

F. The performance of employee is at the expected level after providing facilities.

Table 8: Training is Helpful

	Frequency	Percent
Strongly Agree	4	22%
Agree	6	33%
Neutral	7	39%
Disagree	1	6%
Strongly Disagree	0	0%
Total	18	100%



Figure 13: Training is Helpful

In response to the statement here 39% of the respondents said that they were neutral, 33% respondents said that they agreed, 22% respondents said that they strongly agreed and 6% respondents said that they disagree about the performance of the employee is at the expected level after providing facilities. High percentage of neutrality comes something awkward, actually, the personal assessment is that employees are not highly interested in participating training programs. This statement means that when an employee gets some facilities or

rewarded from the company then he is interested to do better performance for the organization.

G. Trainers are well equipped and well trained who provide the training.

Table 9: Trainers are Well Equipped and Well Trained

	Frequency	Percent
Strongly Agree	2	11%
Agree	6	33%
Neutral	3	17%
Disagree	4	22%
Strongly Disagree	3	17%
Total	18	100%

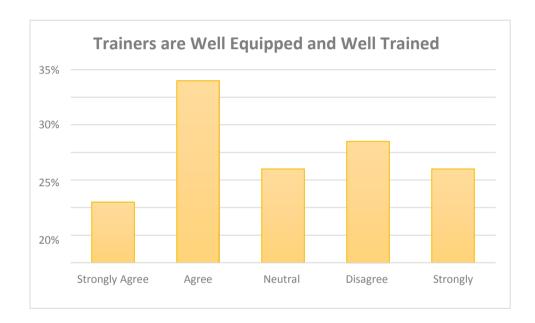


Figure 14: Trainers are Well Equipped and Well Trained

Here 33% of the respondents agreed, 22% respondents disagreed, 17% respondents were neutral and strongly disagreed and 11% respondents strongly agreed that trainers are well equipped and well trained who provide the training. Here we see that employees are not satisfied the way they are trained; obsolete systems of training tools are no ore welcome any way. The graph shows the actual scenario about training tools. Who gives training to the employees he should be well equipped.

H. Trainers design is friendly and favors the trainees to make the program effective.

Table 10: Training Design is on Favor of Trainees

	Frequency	Percent
Strongly Agree	2	11%
Agree	6	33%
Neutral	3	17%
Disagree	4	22%
Strongly Disagree	3	17%
Total	18	100%



Figure 15: Training Design is on Favor of Trainees

Here we see that 28% respondents disagreed, 22% respondents were neutral and strongly disagreed, 17% respondents agreed, and 11% respondents strongly agreed that, trainers design is on favor of trainees to make the program effective.

Training does not meet trainee's expectation; some obsolete design is still practical in Shahjalal Islami Bank Limited, which comes forward by the graph. Here a trainee comes for learn

something. Therefore, the person who gives training must be friendly and he has to support the employees for their good performance to make the program effective.

4.2 SWOT Analysis of Shahjalal Islami Bank Limited's Training Program

The SWOT Analysis of Shahjalal Islami Bank Limited's Training Program are as follows:

- **i** Strengths: Shahjalal Islami Bank Limited has a number of strengths. As Shahjalal Islami Bank Limited has a very huge training center along with a huge potential of efficiency, the internal experts are very much proficient of providing guidance and training to the trainees. Shahjalal Islami Bank Limited can provide training to a huge number of employees that in return saves a lot of time. These expert trainers are highly renowned among the banking sectors that make the training of Shahjalal Islami Bank Limited more prominent. Therefore, having a huge number is the biggest strength for Shahjalal Islami Bank Limited because it influences as the opportunity in the career growth.
- **Weaknesses:** As the training center of Shahjalal Islami Bank Limited is not so remarkable, it is the greatest weakness for Shahjalal Islami Bank Limited. Therefore, the equipment they use for the training purpose is not updated or modern, which one of the biggest lacking for the bank.
- **Opportunities:** The trainers who are experts can even be trained outside of Shahjalal Islami Bank Limited, which is the biggest opportunity for the employees.
- **iv. Threats:** The experts from Shahjalal Islami Bank Limited can switch their jobs in search of better opportunities, which can be a major threat for Shahjalal Islami Bank Limited. Therefore, other commercial or multinational banks around the country are already using modern equipment for the training purpose.

4.3 Findings of the Study

Shahjalal Islami Bank Limited is one of the most renowned banks in Bangladesh. It is very much prominent for the training it gives to its employees. However, out of all these it has few demerits that need to be figure out as soon as possible. The Training Need Assessment (TNA) is of a good standard.

- 1. The resources they use during the training period are old and obsolete.
- 2. they maintain a similar and constant process of training, it hampers the satisfaction of the employees and as a result, they are not motivated to have the training session.
- 3. However, the questionnaire survey gives us a vast analysis of the overall training process of Shahjalal Islami Bank Limited.

CHAPTER FIVE

RECOMMENDATIONS AND CONCLUSION

5.1 Recommendations

According to obtained results and research literature, some suggestions are presented for managers and the organizations as follows:

- Training evaluation procedure must be clarified and specified.
- Organization's mission and vision has to be clarified to all employees in regard to be clarified of training goals.
- Training methods should be friendly and flexible depending on individual capacity.
- Employees should be clearly stated the training goals.
- Shahjalal Islami Bank Limited should formulate tools to measure the trainer's abilities.
- Training methods should be encouraged to be two-way communications.
- The Training Need Assessment (TNA) should formalize and followed and made it clears to all employees how it links to organizational goal.
- Training institution should be more decentralized.
- Employee ought to be given more rewards, based on their performance.
- Training tools that are modernized and updated should be used.
- Training evaluation should be more specific and measurable.

5.2 Conclusion

Shahjalal Islami Bank Limited has to convert to all of their training system and policy of traditional banking in to a modern system. As they have huge opportunities in case of large number of branches and employee number. The modernization and digitalization might come them very a very strong chance to lead the banking sector. We think which might be a practical and bold decision. There are lots of local and foreign bank in Bangladesh; the Shahjalal Islami Bank Limited is one of the promising private bank among them. In this competitive market, Shahjalal Islami Bank Limited has to struggle not only the other commercial banks but also the other public commercial bank. Shahjalal Islami Bank Limited is much more capable of number of employees. If it invests more funds in training and development and proper procedure to utilize them, it will like leading company. It is obvious that the right thinking of this bank including establishing a successful network over the country and increasing resources will beable to play a considerable role in the portfolio of development. Success in the banking business largely depends on effective nursing of human resource into real resource not the member of just human.

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