

Report On
Efficiency of Training program in Bank Asia Limited

By

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An internship report submitted to the “BRAC Business School (BBS)” in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA)

“BRAC Business School (BBS)”
BRAC UNIVERSITY
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Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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Letter of Transmittal

Mr. Syed Mahfujul Alam

Lecturer,

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Subject: A report on “Efficiency of the training program in Bank Asia”

Dear Sir,

I am very glad to submit you my final report of internship program (BUS400), subjected as “Efficiency of Training Program in Bank Asia Ltd” Which I was assigned by your direction. I tried my level best to prepare an effective and credible report on my assigned topic.

In the report I use both primary and secondary data which I generated from different sources. I want to thank you for the support and guidance provided by you.

I think that the report will fulfill all the requirements.

Sincerely yours,

Ahlia Jannatun Nayeem

Student ID: 15304060

BRAC Business School

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Date: January 4, 2020

Non-Disclosure Agreement

I am undertaking an internship project for the mandatory partial requirement of completing Bachelor of Business Administration (BBA) degree under BRAC Business School, BRAC University. The title of my project is “Efficiency of training program in Bank Asia”. To complete the internship project I used some information about Bank Asia Limited.

I assure that the information is only used for the sole purpose of the internship report. Only, university, my academic supervisor and I have access on the information. Also, I am not going to share any data or information with third party without prior consent of Bank Asia Limited.

Acknowledgement

Internship report is not the result of a student's single effort rather it is a combined effort of the student, academic supervisor and the organization. For compilation of this report I want to thank few people, without whose help and guidance it was impossible for me to complete this report. At first, I want to thanks BRAC University and Bank Asia Limited to give me this opportunity to learn. Then, I would like to thanks all the staff members of Bank Asia Ltd, Gulshan Branch. Special thanks to Mr. Zahid Hossain (SEVP & HOB), Mr. Faroque Ahmed (AVP & MOB) and Mr. Mohammad Shafkat Hossain (SEO of PMD) for helping me to collect data and information to complete my report. As well as, I would like to thank foreign trade department of Bank Asia ltd, Gulshan branch who helped me throughout these three month internship period. Finally, I would like to sincerely thank Mr. Syed Mahfujul Alam (Lecturer, BRAC Business School) my academic supervisor for his immense help, guidance and support for completing this report.

Executive Summary

Bank Asia Limited is one of the well-known private sector commercial bank in Bangladesh. I got the opportunity to do my internship in Bank Asia Limited and write this report on the efficiency of training in Bank Asia which is a compulsory part for the completion of my BBA graduation. I used both primary and secondary data to complete this report. As well as I used close ended question to know the employees view and open ended question for finding out the employers view to know about the efficiency of training process in Bank Asia Limited. In addition I used both qualitative and quantitative methods to analyze the data which I got after completing data collection process. After, doing our data analysis we can understand that according to the employer of Bank Asia Limited they provide enough training to their employees and after training they use KPI to identify the efficiency of the training. The employees of Bank Asia Limited also think that provided training is enough for their development and helps to make their life easier to some extent. However, in few place they think that the training program should be modified such as- Bank Asia Limited should modify the training method (Lecture method). So, Bank Asia can use different training method to train their employees. Also, employees think that the existing training does not help them to understand their job so, Bank Asia Limited can arrange few training program according to different job position which will help them to understand their job properly. At last, while doing this report I faced some limitations also like- as I worked as an intern there so it was really difficult for me to collect data within this short time as well as it was very challenging for me to find the latest data from website.

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List of Acronyms

FDD	Foreign Demand Draft
DSE	Dhaka Stock Exchange
CSE	Chittagong Stock Exchange
MCB	Muslim Commercial Bank
BASL	Bank Asia Securities Ltd.
SME	Small and Medium Enterprise
LC	Letter of credit
IMP	import process materials
FDBC	foreign demand bill collection
KSA	Knowledge, Skill, Attitudes
AVP	Assistant Vice President
SEO	Senior Executive Officer
MOB	Manager Operation of Branch
HOB	Head of Branch
PMD	People Management Division
SEVP	Senior Executive Vice President
AML	Anti-Money Laundering

Chapter-1 [Introduction]

1.1 Context:

In this era of globalization, everything is in high competition and in the area of economy and trade it is in the strictest form and becomes more and more complex over time. So, to survive and succeed in this global economy, a business organization must have competitive and well-endowed strategy to sustain. Among all the resources of any organization Human resources is one of the best sources of sustainable competitive advantage because, unlike other physical resources, expert human resources are not so well reproducible so for sustain in the market organization have to retain best human resources from the market. Education and training is the key factor that plays a crucial role in recruiting and retaining superior human resources. For this reason, education and training should be designed to satisfy both the employee and the employer.

1.2 Background of the report:

In the BBA program under BRAC University I have to complete an internship program under any organization for getting the experience of working in a professional environment. During the academic days in the university I learnt theoretical knowledge. Through the internship program I got the opportunity to learning and gathering experience of using that theoretical knowledge which I learnt from the university. This report is made as a compulsory part for the completion of the course Bus400 titled as Internship program. The report was assigned to me a mean of applying the knowledge I have gathered along the full length of my under graduation. As for my report, I decided to work on Bank Asia Limited as I am working as an intern there. This paper is mainly based on the Training program of Bank Asia ltd. Through my report I wanted to find out how efficient the training for the employee and the organization.

1.3 Company Overview:

In the banking industry Bank Asia Limited has become an ideal model for the other financial institutions for its continuous growth. Bank Asia also effectively taking part in the growth and expansion in the national economy. Bank Asia is a public limited commercial bank which received the certificate of incorporation on 28th September, 1999 and started its operation on 27th November, 1999 (bankasia-bd). Mr. A. Rouf Chowdhury and Mr. Md. Arfan Ali are the key founders of Bank Asia. This year Bank Asia completed its 20 years of glorious journey. Bank Asia started its journey with approved capital of TK. 800 million and paid capital of TK. 218 million. According to Dhaka stock exchange Bank Asia is holding TK. 11659.10 million of paid up capital where approved capital is TK. 15000 million till 29 November, 2019 (dsebd.). Till now Bank Asia Limited has 90 branches all over Bangladesh and one corporate office. Total number of employee in Bank Asia Limited is 2256 among which 747 works in corporate office and 1509 employees' works for branches. Bank Asia Limited started their journey with the aim to provide services to all kinds of customers. It has different types of products for their different types of customers like- corporate banking, retail banking, agent banking, Islamic banking, SME banking etc.

On 1 January 2002, Bank Asia Limited acquired Bangladesh operation of Muslim Commercial Bank (MCB) of Pakistan. On January 6, 2004 Bank Asia Limited listed with Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) (bankasia-bd.) Bank Asia's share is "A" category share in the DSE and CSE. This year Bank Asia makes profit of TK. 6585.15 million till September 2019.

In December 2013, Bangladesh Bank introduced agent banking for the rural people of Bangladesh who cannot access banking facilities. Bank Asia Limited was the first private

commercial bank to offer this agent banking facility to the rural people. Bank Asia Limited established more than 2500 outlets across 417 upazilas of 64 districts in Bangladesh. Moreover, Bank Asia Ltd installed the first RMG digital banking booth at the premise of the garment factories in Bangladesh for serving the readymade garments workers. Through this Bank Asia added a new episode in the banking history of Bangladesh.

In May 16 2011, Bank Asia started operation of Bank Asia Exchange Company (UK) Ltd. in London. Also, in 17th April Bank Asia Securities Ltd. (BASL) enter in the capital market and started their operation.

Vision-The vision of Bank Asia is to create a poverty-free Bangladesh in one generation in the new millennium that reflects the national dream. Bank Asia has vision to build a society in which human dignity and human rights receive the highest attention while reducing poverty.

Mission- The mission of Bank Asia is to provide our customers with a high quality service and taking part in the growth and expansion of our economy. Bank Asia wants to set high standards of integrity and to satisfy our all customers, shareholders and employees. Our dedicated team of professionals provides technology-driven innovative services to our client for becoming the most sought after bank in the country.

1.4 Aim and Objectives of the report:

In this report I try to find out the efficiency of training program in Bank Asia. Bank Asia organizes different types of training for their employee's development.

The main objective of the report is to gain practical ideas about the banking activities in Bangladesh. For every organization training is a very important thing for the employees' development and in banking sector it is most important as banking sector is growing and developing day by day. In banking sector software's are updating and new software's are coming

in the market for making the banking easier and hassle-free for both the clients and the bankers. So, training is a very necessary part for any bank. Through this report I wanted to achieve the following objectives:

- As submitting report is a compulsory part of the internship program so I am doing this report for completing my BUS 400 (Internship) course.
- Find out the type of training that Bank Asia provides to their employees.
- How the organization benefited by the training.
- How employees are benefited by the training.
- How they find the effectiveness of the training.

1.5 Role description:

In Bank Asia I got the opportunity to work in foreign trade and credit department as an intern. During my internship in those departments I found out that training is a very important for both the departments as new technologies are coming day by day and they have to use those technologies for making their work easier. In foreign trade department I got the opportunity to learn about Letter of credit (LC), Swift, import process materials (IMP), foreign demand bill collection (FDBC) and Foreign Demand Draft (FDD). As well as in credit department I learn about the loans and credits. What they do before giving loans and how they monitor the loan after giving.

1.6 Limitations of the study:

While we start to prepare any report limitations comes with of their own. So, I also faced some problem while compiling this report. Some of the problems are given below:

- As an intern it was very difficult to collect all the information about the organization within that short time (three months).
- Since the topic of this paper is focused on the efficiency of the training so I have to collect data from both employers and employees. So, for collecting data from both the parties was not easy.
- It was difficult to get appointment to interview the head of branch, the operational manager and SEO OF PMD as they are so busy with their activities.
- The bank officers were so much busy in their work as it is year-end closing month for them so they cannot cooperated that much with me while doing this research.
- Gathering secondary data was also difficult in certain aspects as the statistics are ever-changing and finding the most recent ones was challenging.
- I wanted to take at least 50 samples for doing my analysis but I can collect only 29 employees' opinion.

Chapter-2 [Literature Review]

2.1 Training Process

In Bangladesh the availability of qualified and efficient bankers is a major challenge for banking sector. Training is more important in bank than learning bookish knowledge to ensure that employees are motivated and develop relevant skills for doing their job with confidence and increasing the productivity of the organization.

Training is the acquisition of knowledge and competencies as a result of learning those competencies. One's capability, capacity, productivity and performance improve after training. Training plays a vital role for the success and development for any organization. Training helps organization to maintain, upgrade and update skills of the employees of the organization. After the selection of the employees, training them for the specific tasks is very important. In every kinds of organization like profit or non-profit, private or public or government, needs to train their employees to have well trained and experienced employees for performing their activities properly and for achieving their organizational goals. For the banking sector training is more important. However in Bangladesh training and development activities in the banking sector is quiet extensive as banks need permission from the central bank. In this globalized era skilled human resources is the only competitive asset for any organization and for bank skilled human resources is very important. In the banking sector they have to handle the customers directly and without skilled and motivated employees it is not possible to handle customers' needs properly. Training helps the employees to modify the skills, attitudes and the behavior to perform their job properly. In the training process we have to systematically follow a series of steps for making a training program efficient. Training helps the employees to detect and correct errors that needs for the growth of the organization. In the banking sector training helps the employees to deal

with the changing jobs and roles. It also helps the employees to develop their KSA (Knowledge, Skill and Attitudes) for handling their job more efficiently. (lawyersnjurists) Training makes a bridge between their current level of KSA and the KSA that is required for the efficiency of job. In the training process we have to follow few steps for making the training program successful. They are-

- At first the organization has to do the training needs assessment. Through the training needs assessment the organization identify the gap between the standard performance and the actual performance of the employees? They also have to find out what type of training needed for their employees improvement.
- Then the organization should set an objective for the training program. The primary objective of the training should be focused to bridge the gap between the standard performance and the actual performance so that the employees can do their work more efficiently. Training brings proper match between employees and the job that they perform regularly.
- After that organization design the training program for their employees. In this phrase of training process training methods are identified and selected for achieving the objective of the training.



Figure 1 Training process

There are different types of training methods available. In these phase of training, training method is selected in which the training program will be conducted and which is suitable for the employees.

- Once an appropriate method is selected then the organization arranges the training for getting the desire output. In this step the employees are trained according to the plan for improving their KSA.
- At last the organization evaluate that the training program was effective for the employees or not. They evaluate the performance of the employees to identify whether the training was fruitful for the employees or not. In this part the organization find out the utility of the training program. As well as give feedback to the employees depending on their performance after evaluation. (businessmanagementideas)

For improving the profitability and productivity banks should trained their employees as training is the only way to improve the productivity, efficiency and effectiveness of the employees. Training incurs cost at present but it provides more benefit in the future of the organization by developing a competent and versatile workforce. (researchgate)

2.2 Effectiveness of Training

In Bangladesh private commercial banks are playing very important role in financial sector and in the economic growth of the country. Private commercial banks are growing rapidly and well educated and well trained employees are pre-requisites for banks to sustain in this competitive industry. In a recent research it is claimed that for bank's expansion, develop its potentiality and enhance its profitability training is very important.

Every organization has to invest significant time and money to arrange training program. So, organizations want to measure the effectiveness of the training program. Evaluating the

effectiveness of training programs through scientifically validated techniques is referred to as measuring training effectiveness. However, calculating the effectiveness of the training program is critical. In order to evaluate the effectiveness of the training, you must first identify the why, who and what and then perform the respective training. In Bangladesh, main problem is that training is seen as a cost, not an investment. Indeed, it makes economic sense to learn and improve employee skills.

“If you believe that training is expensive, it is because you do not know what ignorance costs” (blog.mett).

The effectiveness of the training is essentially a measure of the extent to which the training improves the knowledge, skills and behavior patterns of employees in the organization as a result of training. Before organizing training program organization needs to clear few things. They are-

- At first organization needs to clear who are the audience of the training and what type of training is needed for them.
- Then the organization needs to find out in which methods the training will be delivered such as, lectures (online & offline), group activities (role playing , group discussion), watching visual content (film & videos)
- At last organization should find out the reaction of the trainees about the training program and measure the effectiveness of the training program.

If these three points are not clear then the training is just waste of time and resources. Organization needs to invest for training so they should measure the Return on investment from the training. If organizations can arrange effective training program for their employees then that will bring return. However, if organization cannot arrange effective training then that will just incurred loss for the organization as they have to invest their time and resources for the training.

There is no one size fit all training program so every organization needs to create their own training structure based on their company structure, competencies and other internal and external factors. However, every organization have to follow a sequence of steps while arrange training such as, training needs assessment, pre training assessment, training and post training assessment.



Figure 2 Training Effectiveness (blog.mettl.com)

Training needs assessment: In this step organization find out the answer of three questions- why to train, who to train and what to train. In this part they find out whether they need the training or not as not all the employees need same kind of training.

Pre- training assessment: Through pre- training assessment organization needs to find out which employee need what type of training and how that will contribute in the organization’s growth.

Training: In this step organization arranges the training program and the employees get the training.

Post training Assessment: It is the most important for any organization. Once the employees got the training then organization have to measure the effectiveness of the training. Organization can use kirk- Patrick model for measuring the efficiency of training. Kirk-Patrick model is four level training evaluation methods which are designed to measure the effectiveness of training. It

is a well-known model for analyzing and evaluating the result of training program. The four levels of training are- reaction, learning, behavior and result. The points are explained below-

- Reaction- This level measures how the trainees reacted about the training program. Organization can use rating, questionnaires or speak to the participants to get honest from the participants about the training. Through this find out whether the course content was easy and relevant to understand, what are the strengths and weaknesses of the training program and whether the program has managed to reconcile the learner's perception and learning style? At the end of the level you have to find the gaps in the content.
- Learning- From this level organization can understand what the trainees have learned and how much knowledge they have gained? Organizations can take test during and after training or can assess them on related learning project. Through this organization can understand training can fill the gaps and better inform the trainees about themselves or not. By doing this organization can find the effectiveness of the training.
- Behavior- This level indicates how the trainees apply the information and how the training affected their performance and attitudes at work. Organization should take 360-degree feedback from supervisors and colleagues about the performance of the employee. Also, organization should observe the behavior of the employee about the work that they share their skill and knowledge with their colleagues or not and how that affect the organizational growth.
- Result- At last finds out the difference in the behavior of the trainees before and after the training program. It contains results that the organization has rated as good for organization and employees. Find the outcome of the training like morality in employee's

behavior, employees are more positive about work, increasing in production or improving the profitability of the organization.

To sum up, Training is all about improving the performance of individuals or groups and influencing the overall performance of the organization so it is important to measure the effectiveness of training after the training. In this way organization can arrange training and can measure the effectiveness of the training on the employees and the organization's growth.

(blog.mett)

Chapter-3 [Research Methodology and Methods]

3.1 Method

For doing my report I use both qualitative and quantitative methods. For doing the report I took help from the officers and executives of the Bank Asia. In Bank Asia president and managing director to First Assistant Vice President is known as executive level who are the employer and senior executive officer to trainee office is known as officer level employees.

Qualitative method- Qualitative method is a scientific method of collecting non numerical data which I use for the executive level employees. I ask them question and gather information from their answer.

Quantitative method- Quantitative method emphasize on objective measurements and the statistical, mathematical, or numerical analysis of data collection which used for collecting data from the officer level employees.

3.2 Data Collection Method

The initiation of the report started with my internship. Currently I am doing internship in Bank Asia and for doing the report I used Observation, primary and secondary data collection. All methods are discussed below.

- **Primary data collection:**

For collecting the primary data, I used observation, interview and questioner methods.

Three of the methods are described below-

Observation- At first I observed their work and try to find out what they think about the training. So I was observing their work and how they learn new things. During my internship I found out that one employee was shifted to credit department from foreign

department so that employee got on the job training from one other employee who was assigned of the credit department. Also, after joining the organization new employees also get on the job training from the other employee.

Interview- I make question based on the information that are necessary for writing the report. I took the interview of the employer and prepared a questionnaire for that. Here most of the questions were open ended question as I thought that through open ended question I can gather more information. Through this I got the opinion of the employer about the training programs. I talked with MR, Faroque Ahmed (AVP & MOB) and Mr. Mohammad Shafkat Hossain (SEO of PMD) and I wrote down the information.

Questioner- I prepared one close ended question also for the officer level employees. So from that questioner I also collected data.

Both the questionnaires are attached with the report in the Appendix section.

- **Secondary data collection:**

For collecting secondary data I went through various online articles and newspaper reports for collecting the necessary data that are needed for doing the report. I also read the annual report of Bank Asia for collecting data. Moreover, I went through the Website of Bank Asia for gathering data. All the links of online resources that I have used has been provided in the reference section of this report.

3.3 Sampling method

3.3.1 Sampling process

For doing this report I have to use sampling for collect information about my topic and among the different sampling process I follow convenience sampling. Convenience sampling is also known as grab sampling, accidental sampling or opportunity sampling. In the convenience

sampling we took that part of the population as sample which is close to hand. It is a non-probability type sampling. For doing my report I have to do research and have to collect opinion from the employees of Bank Asia. I took my sample from the Bank Asia, Gulshan branch among all the branches of Bank Asia as it was convenience for me. As I am doing my internship in this branch of Bank Asia so it was easy for me to collect data from this branch. So I follow convenience sampling for doing my research. The only criterion of this type of sampling is whether the participants are willing, available and agree to participate. Also I used this sampling because there is no specific structure or framework to select the sample in this method.

3.3.2 Sample size and target population

The first step of sampling is to define the sampling population for the research. All the employees of Bank Asia were my targeted population for the research. However, due to time limitations and other restrictions I only collected data from employees of Bank Asia who work in Bank Asia Gulshan branch. The total sample size of the study was 50.

3.4 Data analysis process

I did my research on the both employers and employees about the efficiency of training in Bank Asia. I made two types of questioner for the both group of samples. For collecting information from the employer I used open ended questioner and for the employee I used close ended questioner.

For the executive level or employer I used open ended questioner, they gave me answer in their own words. So, through the open ended questioner I got descriptive data from the employer. So, I did descriptive analysis for this part as I got quantitative data from this part. The quantitative

data that I got from the interview I analyzed that and summarized the answers that I got from them. So for this part i did descriptive analysis.

For the officers or employees I used close ended questioner. In the close ended questioner the information that I got are quantitative data so I did statistical analysis for this part. I used excel for doing graph for this part. From this part I got value and from that I understand the opinion of the employee about the efficiency if training. In this part I made decision based on the data I got from the employees.

Chapter- 4 [Data Analysis & Findings]

4.1 Data Analysis

I used both primary and secondary data for doing my research. I took interview of the employer of Bank Asia and I will do descriptive analysis for that part. As during interview I used open ended question so I got qualitative data from this part. For this reason in data analysis part I only explained their answers.

On the other hand, for the employee I used close ended question and from there I got quantitative data. So, I used excel for explaining the answers in the data analysis part.

4.1.1 Employer View

I got the opportunity to take interview of Mr. Faroque Ahmed (AVP & MOB) and Mr. Mohammad Shafkat Hossain (SEO of PMD) about the effectiveness of training program in Bank Asia. They told that Bank Asia always encourage its employees to develop their individual thinking, behavior, decision making ability through learning process. I asked few close ended question to them and they answered them in their own words.

I asked them about their training program. They told that Bank Asia arrange different kinds of training program for their employee development. Bank Asia arranges in house training in their “Bank Asia institute of training and development”. As well as they organize training by different institution like- Bangladesh Bank institute of Bank Management, foreign training for the higher executive officers etc. For the entry level employees Bank Asia arrange four foundation training courses each 6 weeks long for improving their knowledge and proficiency in Banking. Also, Bank Asia institute of training and banking provide 5 training on green banking.

Bank Asia provides Anti-Money laundering training for their employees for preventing money laundering and terrorist financing. Bank Asia corporate office anti-money laundering department always arrange and conduct workshop on AML to train their corporate and branch officials on anti-money laundering to make them be aware and conscious about money laundering.

Bank Asia arranges training for all departments of employees and sends them according to their position. The position that the employee hold depending on that Bank Asia decide what kind of training he or she need to do work more proficiently. For the entry level employees Bank Asia provides basic training to give them better idea about banking. For senior level of employees Bank Asia organize training on decision making. So for different level of employees Bank Asia provide different types of training. As Bank Asia promotes technology driven banking so when new technology introduce then Bank Asia arrange training for their employees so that they can provide better service to their customers.

Bank Asia believes that development of knowledge and skills is an ongoing process of professional and personal development for keeping employees up to date about the latest technology and development in the banking sector. Also, if their employees are not up to date about the latest technology then that might affect their job. So, Bank Asia organizes training courses and workshop for the employees to improve their professional performance.

The bank always attaches great importance to the training of its employees as a continuous process of Human resource development. In addition Bank Asia bears all the cost of the training of their employee. As well as for ensuring the quality of the training in 2016, Bank Asia Built Bank Asia Training institute for training and development in Lalmatia, Dhaka, which is equipped with all modern tools and course materials.

In order to promote the career growth of its employees, Bank Asia gives great importance to a fair evaluation of their performance and their appropriate appreciation. It is known that an unbiased culture of performance evaluation plays a vital role in creating sustainable workers while supporting the bank's bottom line. Bank Asia has created a SMART KPI in practice to transparently assess everyone's contribution and assess quantitative and / or qualitative performance against a given year's goal. To evaluate the performance of Bank Asia's employee KPI is used as follows:

Bank Asia relies solely on the contribution of its existing talents. They have introduced 80/20 strategy for the performance measurement system. Among 80/20 strategy 80% is objective and 20% are personal and organizational behavior factors. The advantages of their using KPI are that following:

- As Bank Asia uses KPI so now they make their decision about employees based on objectivity and facts.
- Because of KPI Bank Asia can quantify the achievement of goals.
- Through KPI bank Asia can focus on the facts and can find out where individual improvement is needed.
- With increasing personal initiative, it becomes more difficult to stay as close to operational details but Bank Asia can make it possible in this case to turn KPI results back into reality.



Figure 3 KPI used by Bank Asia (bankasia-bd.)

- From KPI employees are aware of their delivery obligations throughout the year and can plan accordingly to meet expectations.
- At last, KPI shows unbiased performance evaluation of the employees.

Bank Asia uses KPI to measure the efficiency of the training. They see what the performance of the employee before training was and how much improvement happens after training. They find the difference of the performance of the employee before and after training through KPI and decide whether the training was effective or not.

4.1.2 Employee View

I did a survey on the employee of Bank Asia. I wanted to collect at least 50 employees opinion for doing my research. However, I managed to collect 29 employees opinion about the training from Bank Asia Gulshan Branch where 10 are female and 19 are male. I made a questioner contain close ended question and from there I collect their views about the training program in Bank Asia.

Table 1 Training plays vital role in the banking sector.

Response	No. of respondents	Percentage
Strongly Agree	25	86%
Agree	4	14%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%

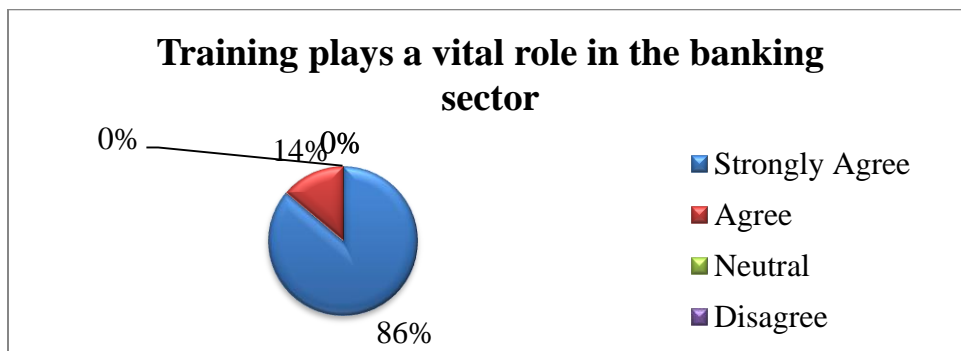


Figure 4 Training plays vital role in banking sector

Concept: Training is important for every organization. Bank Asia also arranges training for their employees and in the banking sector it is more important. As new technologies are coming and bankers should have good knowledge about the use of the technologies. So training plays vital role in the banking industry.

Analysis: From the above illustration we can understand that among the 29 respondents 86% employees strongly agreed that training plays vital role in the banking sector and rest of the 14% respondents were agreed on the statement. Nobody was disagree or neutral about the statement.

Table 2 The training that is provided to the employee of Bank Asia is enough for their development.

Response	No. of respondents	Percentage
Strongly Agree	5	17%
Agree	18	62%
Neutral	1	3.4%
Disagree	4	14%
Strongly Disagree	1	3.4%

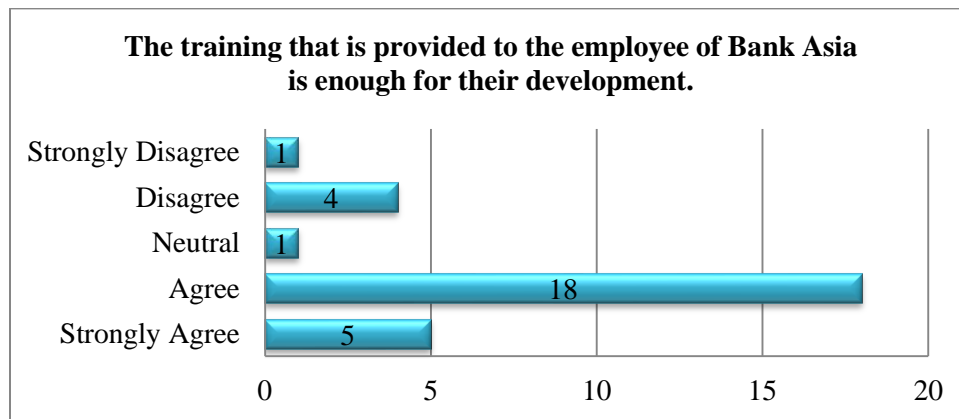


Figure 5 Training is enough for the employee's development.

Concept: The training that is provided to the employee of Bank Asia is enough for their development. Bank Asia arranges different types of training for their employees. As every

employee does not face same type of problem so through different training Bank Asia helps their employees to solve their problem.

Analysis: From the above illustration we can understand that among the 29 respondents 62% employees agreed that the training that is provided to the employees of Bank Asia is enough for their development and 17% strongly agreed on the statement. However, 21% employees were disagree and neutral about the statement.

Table 3 Training helps to make your work easier.

Response	No. of respondents	Percentage
Strongly Agree	21	72%
Agree	8	28%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%

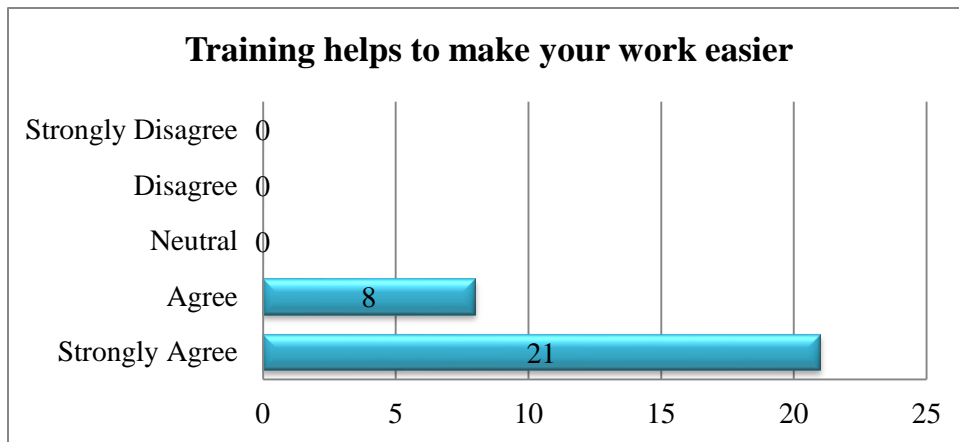


Figure 6 Training makes work easier.

Concept: Organizations arrange training for helping their employees. After attending effective training employees can do their work easily as they got detailed knowledge about their work through training. Also, training solves all the problems that they face daily so training helps to make their work easier.

Analysis: From the above illustration we can understand that among the 29 respondents 72% employees strongly agreed that training helps to make their work easier and rest of the 22% respondents agreed on the statement. From this we can understand that everybody thinks that helps them to make their work easier.

Table 4 The existing training is enough for understanding the job.

Response	No. of respondents	Percentage
Strongly Agree	5	17%
Agree	11	38%
Neutral	7	24%
Disagree	4	14%
Strongly Disagree	2	7%

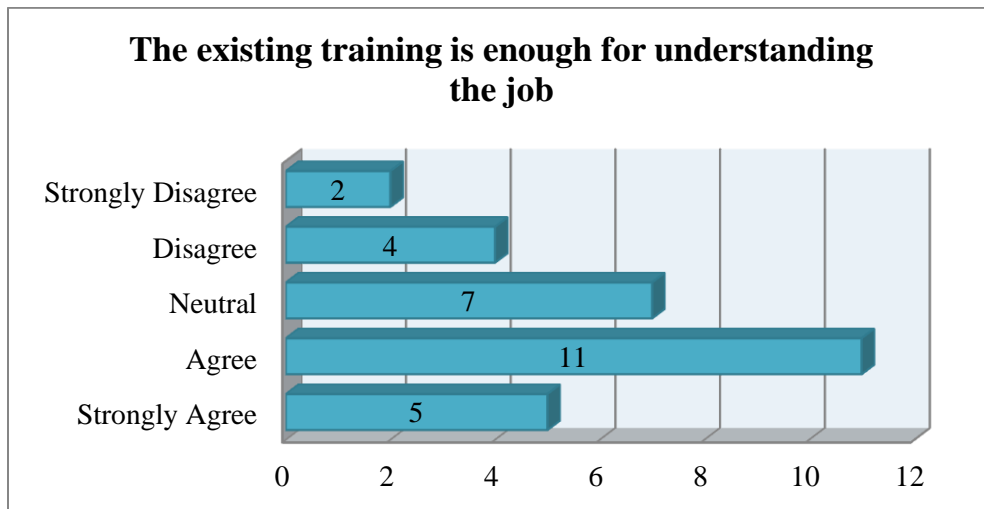


Figure 7 Existing training is enough for understanding their job.

Concept: Every organizations designs different training program according to their need to train their employees. Training helps the employees to the employees to understand their job properly.

Analysis: From the above illustration we can understand that among the 29 respondents total 55% employees strongly agreed or agreed that the existing training is enough for understanding the job. However, 45% respondent responded neutral or disagree on this statement.

Table 5 The existing training method used by Bank Asia should be modified.

Response	No. of respondents	Percentage
Strongly Agree	6	21%
Agree	13	45%
Neutral	5	17%
Disagree	5	17%
Strongly Disagree	0	0%

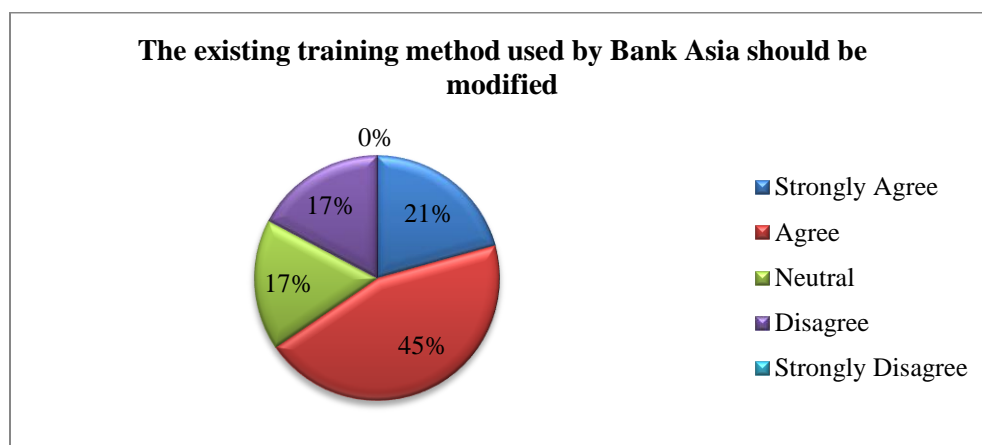


Figure 8 Existing training method should be modified

Concept: Training methods varies depending on the organization needs. Bank Asia also follows some methods to train their employees. Bank Asia has training institute to train their employees named Bank Asia institute for Training and Development.

Analysis: From the above illustration we can understand that among the 29 respondents 21% employees strongly agreed and 45% agreed that the existing training methods used by Bank Asia should be modified. Rest of the 34% respondents' responded neutral or disagree on this statement.

Table 6 The trainers are enough qualified for training the employees.

Response	No. of respondents	Percentage
Strongly Agree	4	14%
Agree	15	52%
Neutral	9	31%
Disagree	0	0%
Strongly Disagree	1	3%



Figure 9 Qualification of the trainers

Concept: Skilled and qualified trainer is the pre-requisite of making a training program effective. Without well qualified trainer no training can be fruitful. The trainer should have good knowledge on the topic of the training. So, organization should select appropriate trainer for their training.

Analysis: From the above illustration we can understand that among the 29 respondents total 66% employees strongly agreed or agreed that in Bank Asia the trainer are enough qualified for training the employees. 31% respondents were neutral on this statement and only 3% disagree on the statement.

Table 7 The time duration of the training program is enough for removing the gap between standard performance and actual performance.

Response	No. of respondents	Percentage
Strongly Agree	3	10%
Agree	18	62%
Neutral	4	14%
Disagree	4	14%
Strongly Disagree	0	0%

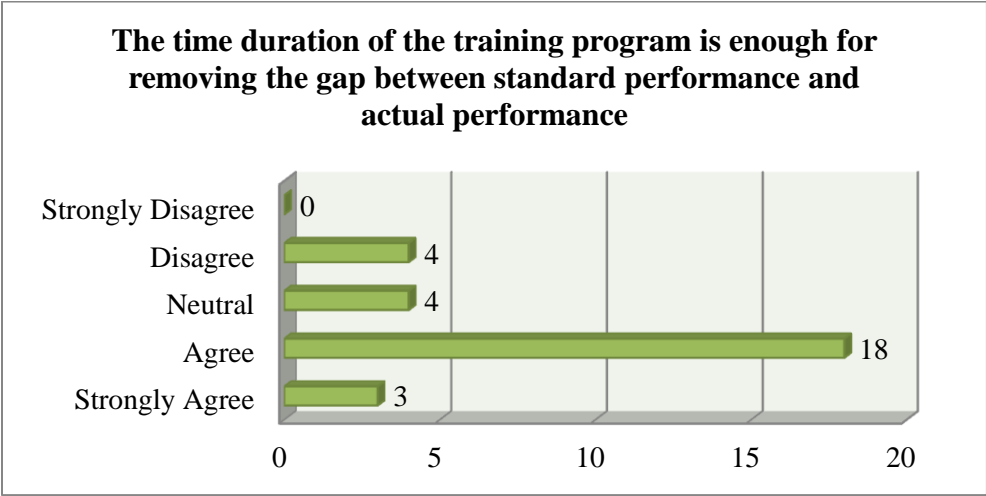


Figure 10 Time duration of the training

Concept: Organizations arrange training when they find gap between their standard performance and actual performance. Also, organization provides training for certain time. Bank Asia also arrange training program for certain time for removing the gap between standard performance and actual performance of their employees.

Analysis: From the above illustration we can understand that among the 29 respondents total 72% employees strongly agreed or agreed that the time duration of the training program used by Bank Asia is enough for removing the gap between standard performance and actual performance of the employees. 28% respondents responded neutral or disagree.

Table 8 Bank Asia uses proper evaluation system to evaluate the employees.

Response	No. of respondents	Percentage
Strongly Agree	10	35%
Agree	11	38%
Neutral	7	24%
Disagree	0	0%
Strongly Disagree	1	3%

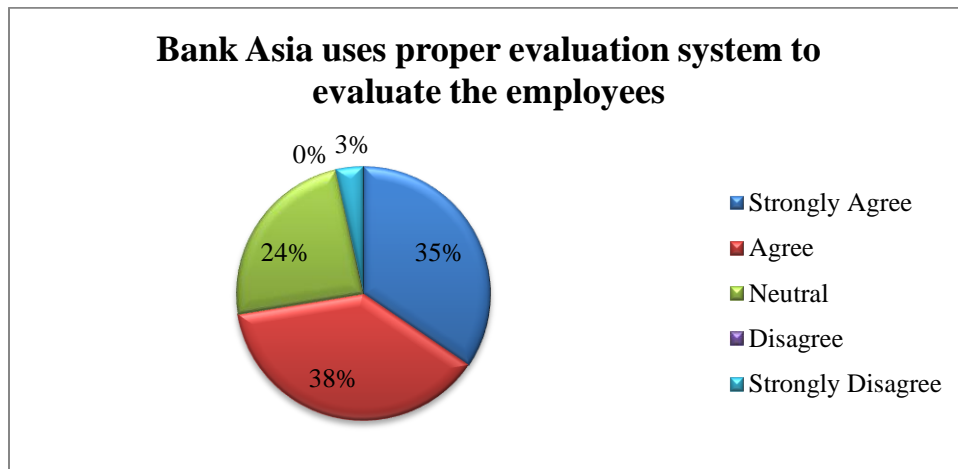


Figure 11 Evaluation process

Concept: Organizations should use proper evaluation process to evaluate their employees. Through proper evaluation system organization can find the employees actual conditions and can arrange training program according to that.

Analysis: From the above illustration we can understand that among the 29 respondents total 73% employees strongly agreed or agreed that Bank Asia uses proper evaluation system to evaluate the employees. Also, 24% employees responded neutral and only 3% were disagreeing on the statement.

Table 9 The evaluation process shows the actual result.

Response	No. of respondents	Percentage
Strongly Agree	11	38%
Agree	7	24%
Neutral	10	35%
Disagree	0	0%
Strongly Disagree	1	3%

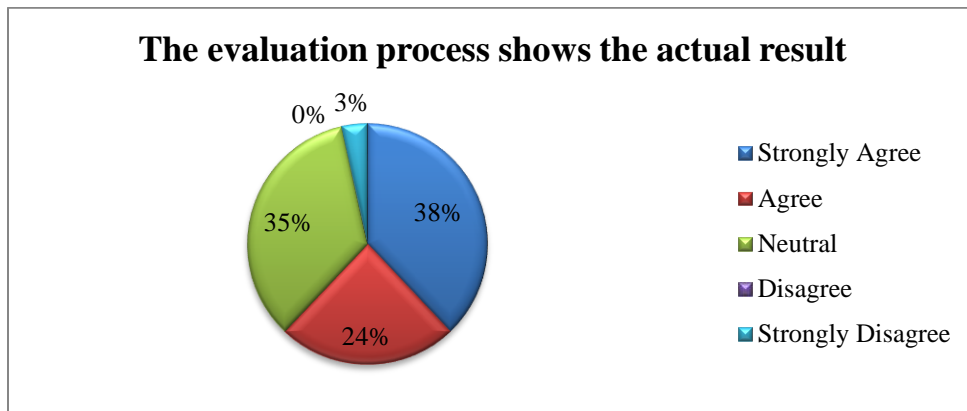


Figure 12 Evaluation process shows actual result

Concept: Evaluation process should show the actual result of the employee's performance. If employees are not evaluated properly for their work then they will be demotivated which will hamper in the growth of the organization.

Analysis: From the above illustration we can understand that among the 29 respondents total 62% employees strongly agreed or agreed that the evaluation process used by Bank Asia shows actual result of the employees performance. However, 35% employees responded neutral and only 3% were disagreeing on the statement.

Table 10 Bank Asia should continue to arrange such types of training program for their employee development.

Response	No. of respondents	Percentage
Strongly Agree	20	69%
Agree	7	24%
Neutral	2	7%
Disagree	0	0%
Strongly Disagree	0	0%

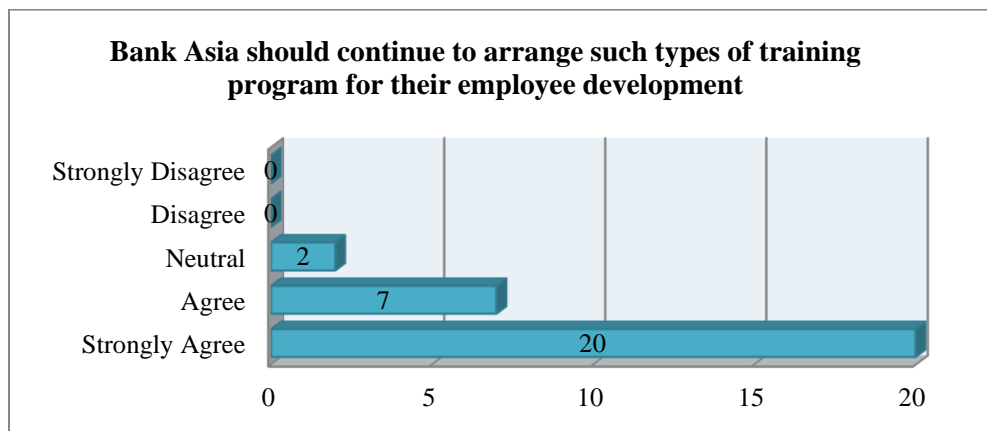


Figure 13 Training should be arranged

Concept: Training helps to employees to improve their KSA (Knowledge, Skill, Attitudes). Training is an ongoing process. Through training employees can fill up their gaps. So, organization should arrange training time to time. Otherwise, new gap in the actual and standard performance will be created.

Analysis: From the above illustration we can understand that among the 29 respondents total 93% employees strongly agreed or agreed that Bank Asia should continue to arrange such type of training program for their employees' development. Also, 7% employees' responded neutral and nobody disagree on this statement.

Table 11 The training is effective and employee can apply the knowledge after the training.

Response	No. of respondents	Percentage
Strongly Agree	23	79%
Agree	6	21%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%

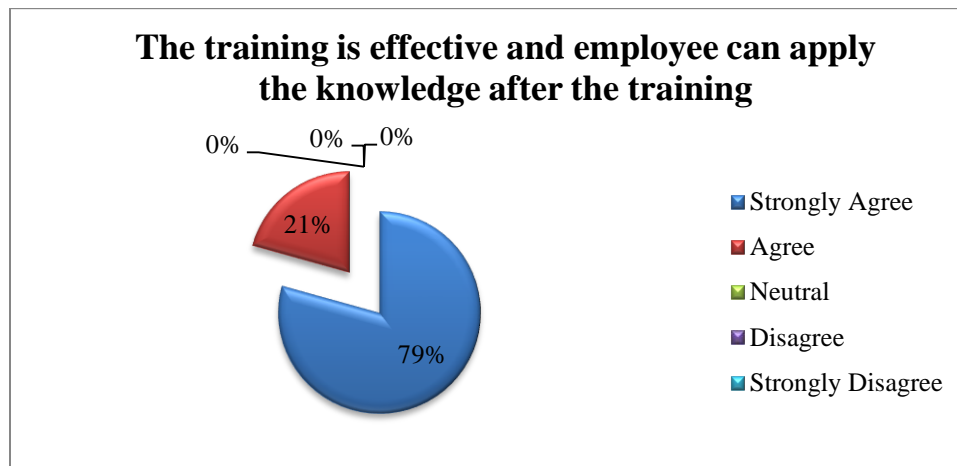


Figure 14 Can apply knowledge after training.

Concept: Employees attend training so that they can use that in their practical life and can do their work easily if they cannot use the knowledge which they gather from the training then the training is not effective. Then the organization and the organization will not be benefited from that training.

Analysis: From the above illustration we can understand that among the 29 respondents 79% employees strongly agreed that the training is effective and employee can use that after training. Also, 21% agreed on the statement and nobody disagreed on this statement.

4.2 Findings

From the employee view about the training program in Bank Asia the findings after doing the data analysis are described below:

- **Training plays vital role in banking sector:** From the analysis of the data we can say that all the employees of Bank Asia, Gulshan Branch think that training is very important and it plays vital role in the banking sector.
- **Training provided by Bank Asia is enough for employees' development:** From the analysis we can find out that according to most of the employees the training provided by Bank Asia is enough for the employees development. So, the training is enough for the employee's development.
- **Training helps to make your work easier:** After data analysis we can see training provided by Bank Asia helps their employees to make their work easier.
- **The existing training is enough for understanding the job:** From the data analysis it is clear that the existing training is not enough for all employees to understand their job. From the data we can see that 55% think that it is enough but 45% disagreed with that. Though majorities think that it is enough but large number of employees think that it is not enough.
- **Existing training method should be modified:** Data analysis shows that the employees of Bank Asia think that the existing methods of training should be modified. Around 66% employees think that existing training methods should be modified.
- **Trainers are qualified:** According to the employees of Bank Asia the trainers of the training are well educated and enough qualified.

- **Time duration of the training:** From the data analysis it is clear that the time duration of the training program of Bank Asia is appropriate. Within this time training can fill up the gap of standard performance and actual performance.
- **Proper Evaluation system:** From the data analysis we can see that Bank Asia use proper evaluation process to evaluate their employees before and after the training.
- **Evaluation shows actual result:** Data analysis shows that as Bank Asia use proper evaluation method to evaluate their employees before and after training so it shows actual result.
- **Bank Asia should continue to arrange training program:** From data analysis it is found that all the employees think that Bank Asia should continue to arrange training program for the employee development.
- **Employee can apply knowledge after training:** After data analysis we can see that employee can use their learning from the training in their daily work after training.

Chapter-5 [Recommendation & Conclusion]

5.1 Recommendation

Bank Asia is doing well in the banking industry in Bangladesh. Though the organization is holding good place in the market, there are still some scope for betterment of the organization for being market leader. As I worked there for three months and I did research on the organization's training process, I have a few recommendations for the organization. They are-

- From the research we can see that around 55% employees think that the existing training is enough for understanding the job. However, we cannot ignore the other 45% who think the training is not enough. So, Bank Asia should think about them. Bank Asia can do a survey on the employee and can find out what are the problems they are facing for doing their job. After finding out their problems Bank Asia can arrange training program according to that by June 2020.
- The employees of Bank Asia think that the existing training methods should be modified. Bank Asia uses lecture method to train their employees and most of the employees found that is boring. So Bank Asia can use other methods of training to train their employees. Bank Asia can use group discussion, role playing, games, and simulator to train their employees. In the group discussion method Bank Asia can make small groups of employees and they will discuss on different topics which will involve them and they will also enjoy the training. In the role playing training the employees are told to play different role and they have to tell how they will react in different situation. Also, Bank Asia can design different types of games for train their employees. The employees of bank Asia have to use different software like- swift, istelar etc. for doing their daily activities. So, if they use simulator of the software then that will be more effective and

the employees will be more confident to do their work. So, Bank Asia can use different training methods of training in 2020.

- Bank Asia provides traditional banking training to their employees. Along with these training Bank Asia can arrange some managerial training or decision making training for the employees so that they can provide better service to the clients. If employees have to wait for seniors decision for simple problems then that will hamper their customer service. Customers have to wait for long time to solving their simple problem. So, Bank Asia can arrange training for solving problem and taking decision within April 2020.
- AT last Bank Asia Limited can organize training program according to different job position which will help their employees to understand their job properly and that will also improve the efficiency of the employees daily activities.

To sum up, Bank Asia Limited is organizing different training program for their employees development and just bring few changes they can make their training program more effective for their employee. So, I recommended few things to them for improving their training program.

5.2 Conclusion

Banking industry is growing day by day and it is also becoming competitive gradually. The success of one bank depends on their service that they give to their client. Now Bank Asia is doing very well and holding good position in the market. In Addition they provide good service to their clients. However, if customers get better service from other bank then they will go to that bank. So, Bank Asia should arrange training for their employees as training is the only element which will helps their employees to give better service to their customers. Only through effective training, Bank Asia can make their employees more efficient, and enough confident to solve any problem. As well as If employees are training properly then they will be motivated and this will

help in the growth of the organization. In this globalized era human resource is the only competitive advantage for any organization. However, in the banking sector it is the most important thing and only advantage for any bank. As bank is a service provider organization and they have to handle their customers directly so they have to be more careful about the development of their Human Resources. As it has direct impact on the growth of the organization. Bank Asia already has well trained and qualified employees. So, through training Bank Asia can make their trained employees more confident and expert on their work which will help them in their growth. As well as, in future their employees will be a competitive advantage for them, if they can train their employees properly. So, Bank Asia should consider this and it is high time for them to arrange effective training and development program for the development of their employees.

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Chapter-7 [Appendix]

Appendix A

Cover Letter

Dear Sir/Madam,

I am undertaking an 'internship project' for the mandatory partial requirement of completing Bachelor of Business Administration (BBA) degree under BRAC Business School, BRAC University. The title of my project is “ *Efficiency of training program in Bank Asia* '. To complete the internship project, it is necessary to undertake interviews.

The participation of this interview is voluntary. You may wish to opt out before or after the interview. I assure you that the data will only be used for the sole purpose of the internship report. Except my supervisor (academic) and I, no one else will have access to data.

If you have any queries regarding my internship project, please feel free to contact me or my academic supervisor (details are provided below).

Sincerely,

Name: Ahlia Jannatun Nayeem

Email: ahlijannat@gmail.com

Student ID: 15304060

Contact no.: 01942509530

Supervisor (Academic) Name: Mr. Syed Mahfujul Alam

Position: Lecturer, BRAC Business School, BRAC University

Email: mahfujul.alam@bracu.ac.bd

Contact no.: 01792395955

Questionnaire for Employer of Bank Asia

Dear Sir/Madam,

The following are the open-ended questionnaire where your opinions are necessary for completion of my project. For each question, please explain your responses within a few sentences as per your convenience.

1. How many training programs are available for the employees of Bank Asia? Please highlight some of the important and relevant training programs.
2. Do all the employees participate in the training programs? Please provide rationale of your answer.
3. How do you select employees to complete training programs?
4. Are there any financial incentives provided for taking part training programs? If so, what are those incentives?
5. How do you ensure the quality of the training programs?
6. What are the measuring criteria (KPIs) of assessing efficiency level of employees between pre and post training sessions?

Appendix B

Dear Sir/Madam,

I am undertaking an 'internship project' for the mandatory partial requirement of completing Bachelor of Business Administration (BBA) degree under BRAC Business School, BRAC University. The title of my project is “ *Efficiency of training program in Bank Asia* '. To complete the internship project, it is necessary to undertake interviews.

The participation of this interview is voluntary. You may wish to opt out before or after the interview. I assure you that the data will only be used for the sole purpose of the internship report. Except my supervisor (academic) and I, no one else will have access to data.

If you have any queries regarding my internship project, please feel free to contact me or my academic supervisor (details are provided below).

Sincerely,

Name: Ahlia Jannatun Nayeem

Email: ahlijannat@gmail.com

Student ID: 15304060

Contact no.: 01942509530

Supervisor (Academic) Name: Mr. Syed Mahfujul Alam

Position: Lecturer, BRAC Business School, BRAC University

Email: mahfujul.alam@bracu.ac.bd

Contact no.: 01792395955

Questionnaire for Employee of Bank Asia

Dear Sir/Madam,

The following are the close-ended questionnaire where your opinions are necessary for completion of my project. For each question, please mark your responses as per your convenience.

5. Strongly Agree, 4. Agree, 3. Neutral, 2. Disagree, 1. Strongly Disagree

Statement	Rating				
	5	4	3	2	1
1. Training plays a vital role in the banking sector.					
2. The training that is provided to the employee of Bank Asia is enough for their development.					
3. Training helps to make your work easier.					
4. The existing training is enough for understanding the job.					
5. The existing training method used by Bank Asia should be modified.					
6. The trainers are enough qualified for training the employees.					
7. The time duration of the training program is enough for removing the gap between standard performance and actual performance.					
8. Bank Asia uses proper evaluation system to evaluate the employees.					
9. The evaluation process shows the actual result.					

10. Bank Asia should continue to arrange such types of training program for their employee development.					
11. The training is effective and employee can apply the knowledge after the training.					