

Internship Report On
Impact of Training and Development on Employee’s Performances –
“A Study on Mutual Trust Bank Limited”.

By

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ID:19204071

An internship report submitted to the BBS in partial fulfillment of the requirements for the degree of
Bachelor of Business Administration

BRAC Business School
Brac University
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Declaration

It is hereby declared that

1. The internship report submitted is my original work while completing my 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 that 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

Date: 07.02.2022

Ms. Tanzin Khan

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Subject: Submission of Internship Report.

Respected Ma'am,

With due respect, I would like to submit my internship report on “Impact of Training and Development on Employee’s Performances – “A Study on Mutual Trust Bank Limited” under your supervision. It’s a blessing for me to get your supervision throughout the entire period.

I had started my internship in the General Banking department of Mutual Trust Bank Limited, Habiganj Branch, and worked 90 days (25th October 2021 to 25th January 2022). I have tried my best to follow all guidelines to complete the internship.

I have gained practical knowledge and learned how to cope with the new environment. First of all, I have known about how Mutual Trust Bank Limited conducts training programs for employees and the effectiveness of the training programs. Secondly, I have to collect information by analyzing different aspects of banks which also enrich my knowledge of banking sectors.

I therefore pray and hope that you would grant my internship and give your valuable feedback. I have tried to complete my report comprehensively by following all guidelines.

Sincerely yours,

Taslimun Jannath Jaci

ID: 19204071

BRAC Business School

BRAC University

Acknowledgment

First of all, I am very thankful to the almighty Allah for all the things that I have done to achieve success throughout my life. With the grace of the almighty, I have been able to overcome all the problems of my life. In this pandemic situation, I have found the opportunity to do an internship in the Mutual Trust Bank Limited with the blessings of Allah.

Special thanks to my supervisor **Ms. Tanzin Khan** who is very cooperative and assisted me throughout the internship period. Her cooperation helps me to fulfill my queries and finish the report within time. I have gained valuable knowledge and ideas from her.

I want to express my gratitude toward **Istiaque Ahmed Tarafder** (Junior Asst. Vice President (Manager), Mutual Trust Bank Limited, Habiganj Branch), my supervisor for assisting me throughout the entire period. With his assistance and assistance, I could cope with the new environment and gain practical knowledge. In addition, I am very thankful to all of the representatives in my workplace from my core of heart. They are very helpful and kind towards me.

Lastly, I am very grateful to BRAC University as it allows me to gain practical knowledge through the internship program.

Executive Summary

At BRAC University, all BBS students must complete an internship program for pursuing their graduation. The internship program has significant value as it creates a practical platform for the students to experience new things. In my internship report, I have discussed the “Impact of training and development program on employee’s performances”. My report consists of 3 parts including an overview of the internship, the organization part, and the project part for the better understanding of readers.

Chapter 1 consists of an overview of my internship program. Here, I have provided my internship information about the supervisors and company. Moreover, I have talked about my duties and responsibilities, my contribution to the company. I also talked about the problems that I have faced during the internship. Besides, I also gave some recommendations for better internship program design in the future for MTB.

Chapter 2 covers the information about Mutual Trust Bank limited as an organization. Firstly, I gave the information and achievement of the MTB. Then I have analyzed the management, marketing practices. I also talked about the finance and accounting policies of MTB. The analysis part covers management, marketing, accounting, finance practices, and others. I tried to do some industry analysis and focused on their information management system also. After reading my report readers will have an idea about MTB and how they are maintaining their customer’s satisfaction level by providing products and services, which features are helping them to gain competitive advantages in the market, and so on.

In chapter 3, finally, I talked about my project part. In this chapter, I have discussed the impact of training and development programs on employees’ performances of MTB. Besides, here I gave the ideas of their training program process, training needs analysis, and evaluation process of after training. I tried to find out the impact of after training program on employees with the help of primary and secondary sources. From my point of view, I think after reading this analysis part readers will understand the impact of training and development programs on employees’ performances and their ultimate productivity.

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Chapter 1: Overview of my Internship

1.1 Student Information

Name: Taslimun Jannath Jaci

ID: 19204071

Department: BRAC Business School

Program: BBA

Major: Human Resource Management

1.2 Internship Information

1.2.1 Period, Company name, Department, Address

Company Name: Mutual Trust Bank Limited, Habiganj Branch.

Department: General Banking.

Address: Jamil Complex (1st Floor), New Pourashava Road, Shayestanagar, Habiganj.

Period: 12 Weeks / 3months.

1.2.2 Internship Company Supervisor's Information: Name and Position

Name: Istiaque Ahmed Tarafder.

Position: Junior Asst. Vice President (Manager), Mutual Trust Bank Limited, Habiganj Branch.

1.2.3 Job Scope – Job Description/Duties/Responsibilities

I was assigned to the general banking department in the Habiganj Branch of Mutual Trust Bank Limited as an intern. My supervisor, Istiaque Ahmed Tarafder, provided me the instructions for the tasks and duties that I must complete on the first day. He initially gave me a tour of the department and explained the rules and regulations.

I have completed the following duties and responsibilities:

- I performed duties in the General Banking section.
- Provided necessary information to the customer regarding the account opening.
- Looked out the important documents of account opening.
- I handled different types of queries of customers.
- Gave customer service as per the need of customers.

1.3 Internship Outcome

1.3.1 Contribution to my bank (Mutual Trust Bank Limited, Habiganj Branch)

Being the internee in the Mutual Trust Bank, I gave my best for fulfilling my responsibilities. All the time I was concerned with my responsibilities. I made every effort to complete my given responsibilities on time. As a result, I assisted my department in completing tasks on time. I was given multiple tasks after my dedication to work was noticed, so that I always gave my best with my sincere effort.

In the General Banking Department of Mutual Trust Bank, Habiganj Branch I met with every types of customer and gave the answer to their necessary queries on daily basis. By doing that, I also gathered various knowledge regarding different sites of banking. I did most of the tasks in the account opening area. I collected related information and documents from the customers for opening different types of accounts and fill out those forms with necessary information. For this reason, my contribution helped my department to complete their business target within the correct time frame. In this way, the workloads of the general banking department section had been reduced for the branch. Always I tried to give my level best to my responsibilities. These are my contributions to Mutual Trust Bank Limited.

1.3.2 Benefits to the student

Internship programs assist students to obtain real-world experience in the workplace. It shows students to a variety of factors of the industry, preparing them for their future careers. It also allows a student to seek professional counseling and assistance.

I learned a lot and obtained excellent job experience being an intern in the General Banking section of Mutual Trust Bank Limited. Working with people from different sectors, for example, helped me enhance my communication abilities. I handled all sorts of difficulties for various clients while working in the General Banking division. By assisting them with their different issues, I was able to learn so much fresh information about the banking industry as a whole. This internship program helps me to put my abilities, knowledge and skills to the test before joining the job market. As a result, I earned the confidence to work in a different situation.

Besides all, this internship program helps to experience the practical work life before starting my job life. I was able to explore new things through this program.

1.3.3 Problems / Difficulties faced during Internship

My internship went well, thanks to Almighty Allah's mercy. Nevertheless, I have encountered certain obstacles throughout this time. Here are a few challenges I encountered throughout my internship:

- First and foremost, I've struggled to adjust to my new surroundings. I was scared to approach them on the first day because there were so many experienced individuals around me. But their assistance subsequently made me feel better. Throughout my internship, they were quite pleased with me.
- One of the other major difficulties was that three months is not enough to know detailed information about an organization so I couldn't include all the detailed information.
- As my branch is the only branch of MTB in Habiganj, I assisted them with various kinds of work every day and worked from 10 am to 6 pm almost every day. All of them were very busy handling the clients and doing their official work. So, it was little scope for me to ask them questions related to the internship report.
- It was hard for me to relate my job responsibilities with my report.

These are some of the challenges I experienced while interning. Their support, on the other hand, helped me feel at peace in that environment.

1.3.4 Recommendations (Suggestions for my bank on future Internship)

Being an intern at Mutual Trust Bank Limited is a wonderful option for students since it provides them with a large learning platform. But there are a few ideas I'd want to make to MTB for the upcoming internship to run more smoothly.

- The internship guidelines should be more precise and well-organized. As a result, the intern will have a simple understanding of all of the tasks and activities that he or she will be responsible for.
- A learning environment must be developed for the intern so that he or she may obtain information and improve abilities as quickly as possible.
- People get confused sometimes between permanent workers and interns. As a result, interns' identification cards must differ from those of regular employees.
- At the Branch level, I think there are few scopes for an intern student to gather enough knowledge as per the needs, so at the Branch level, I think they should focus more on their future intern.
- A periodical assessment needs to conduct on the intern's performance and it should be recorded. This assists both the organization and the interns in determining their strong and weak points. Additionally, interns might work harder to improve their weaknesses.
- Supervisors should give regular feedback. (Positive and negative feedback assessment).
- Supervisor or other employees are often so busy with their job that they forget to provide sufficient instructions to interns on how to complete duties. Their need to be someone who can help interns by giving them needed instructions for them.
- Interns must be focused with their work since they are pursuing internships to learn. They can't learn anything or develop work-life experience if they don't work.

Above all, these are some prospective internship recommendations for Mutual Trust Bank Limited. These suggestions, in my opinion, will help the bank establish a better internship program for their future interns.

Chapter 2: Organization Part

2.1 Introduction

I believe the main objective of an internship program should be gathering practical knowledge and real work-life experiences. Before starting a career, a person should know about the workplace culture, norms, and regulations. Internships may give this wonderful opportunity by establishing a learning platform. Through my internship at Mutual Trust Bank Limited, I got to learn how to work with in a corporate level, how to communicate with people in new environment and so many things. Mutual Trust Bank Ltd. (MTB) is a Dhaka-based third-generation private commercial bank that was named the Best Financial Institution of 2014 at the DHL-Daily Star Business Awards 2015. MTB had previously been honored by Bangladesh Bank and SME Foundation with the first-ever best "SME Bank of the Year" and best "Women Entrepreneurs' Friendly Bank of the Year" awards. The Institute of Chartered Accountants of Bangladesh has awarded MTB the Best Presented Annual Report-2018 (3rd spot) in the Private Banks category (ICAB). MTB strives to be one of the most acclaimed banks in the country, as well as a forward-thinking and client-focused organization. With a current network of 119 branches and 33 sub-branches, 200 Agent Banking Centers, 18 kiosks, 310 modern ATMs, 6 CRM Booths, 4 Air Lounges, and over 3,220 Point of Sale (POS) machines in prime commercial, urban, and rural areas, MTB provides fully integrated real-time Online Banking Services, Internet, and SMS Banking to its clientele through a dedicated team of experienced Relationship Managers and Alternate Delivery Channels (ADC)."

2.2 Overview of the Company

2.2.1 History

MTB was formed as a Public Limited Company under the Companies Act 1994, on 29th September, 1999, with a BDT 1,000,000,000 Authorized Share Capital divided into 10,000,000 ordinary shares of BDT 100 each. The company's authorized share capital is now BDT 10,000,000,000, split into 1,000,000,000 ordinary shares, each worth BDT 10. On the same day, the company received a Certificate for Commencement of Business and was given a license by

Bangladesh Bank under the Banking Companies Act 1991 on October 5, 1999, and began banking operations on 84th October, 1999. Moreover, MTB has three visions which are also known as MTB3V. They are-

- One of the best performing banks in Bangladesh.
- The bank of choice.
- A truly world-class bank.

2.2.2 MTB Mission

They aspire to be the most admired financial institution in the country, recognized as a dynamic, innovative, and client-focused company that offers an array of products and services in the search for excellence and to create an impressive economic value.

2.2.3 MTB Core Values

Commitment:

- Shareholders – Create sustainable economic value for shareholders by utilizing an honest and efficient business methodology.
- Community – Committed to serving society through employment creation, supporting community projects, and events, and being a responsible corporate citizen.
- Customers – Render state-of-the-art service to customers by offering diversified products and by aspiring to fulfill their banking needs to the best of our abilities.
- Employees – MTB relies on the inherent merits of the employee and honor relation as a part of this renowned financial institution. MTB works together to celebrate and reward the unique backgrounds, viewpoints, skills, and talents of everyone at the workplace, no matter what their job is.

Accountability:

As a bank, they are judged solely by the successful execution of their commitments; they expect and embrace this form of judgment. They are accountable for providing the highest level of service along with meeting the strict requirements of regulatory standards and ethical business practices.

Agility:

They can see things from different perspectives; they are open to change and not bound by how they have done things in the past. They can respond rapidly and adjust the mode of operation to meet stakeholder needs and achieve their goals.

Trust:

They value mutual trust, which encompasses transparent and candid communications among all parties.

2.2.4 Board of Directors

- Mr. Md. Wakiluddin, Chairman
- Mr. Md. Abdul Malek, Vice Chairman
- Mr. Syed Manzur Elahi, Director & Founding Chairman
- Mr. Md. Hedayetullah, Director
- Dr. Arif Dowla, Director
- Mr. Rashed Ahmed Chowdhury, Director
- Mr. M. A. Rouf, JP (Former Chairman), Director
- Mrs. Khwaja Nargis Hossain, Director
- Ms. Anika Chowdhury, Director
- Mr. Daniel De Lange, Director
- Mr. Tarik Ur Rahman, Director
- Ms. Nasreen Sattar, Independent Director
- Faruq Ahmad Siddiqi, Independent Director
- Syed Mahbubur Rahman, Managing Director & CEO

2.3 Management Practices

2.3.1 Leadership Style of the organization

As per my observation, during my 3 months internship period, I think Mutual Trust Bank Limited follows the Transactional Leadership style. In the Transactional Leadership style leaders of the MTB promote compliance by followers through both rewards and punishments. Mutual Trust Bank Limited focuses more on compliance. The leaders of The MTB focus on gaining short-term goals by performing tasks correctly. Standards, procedures, and rules are important in the transactional leadership style. Leaders of MTB look after followers very carefully by enforcing rules, rewarding success, and punishing failure. For example, I have seen the higher authority give some targets to the branch manager at the very beginning of the year regarding goals or the business for the year and after the year if the branch fulfills that target then the followers of that target got rewards as different types of benefits, compensation, and promotion. If any employee can fulfill his or her target, then he or she gets these benefits or if any employee fails to fulfill those targets, then he or she doesn't get the benefits. In my point of view, I think this leadership style helps to gain organizations objectives by giving rewards on the success of the employees for achieving the goals by fulfilling the targets. At the end of the day, I noticed MTB focus more on compliance by fulfilling its goals.

2.3.2 HRM objectives of Mutual Trust Bank Limited

Here are the objectives of HRM from MTB-

- To ensure Effective banking success throughout the country.
- To maintain knowledgeable, efficient, and skilled employees.
- Selecting the perfect person, for the perfect position at the perfect time for running the organization smoothly.
- To maintain the relation between top and bottom-level employees.
- To evaluate the employee performance as per the standard level.
- Organize required Training and development for employees.
- Giving necessary leaves to the employees as per their needs.
- Motivating employees by providing rewards and benefits.

2.3.3 Recruitment and Selection process

Recruitment is a procedure which is involved with a term of hiring a knowledgeable, qualified, efficient, skilled, person for every single post in any organization. On the other hand, the selection is the process of posting the right person to the right position of the organization. Division called recruitment and selection is another important subdivision of HR in MTB. Recruitment and selection division work for hiring the skilled and efficient workforce at the perfect time at the perfect place.

MTB's Recruitment and Selection team make sure that qualified applicants are chosen for appropriate roles. They're in charge of collecting CVs, internship applications, and job applications. The recruitment team contacts potential applicants for interviews or written exams after shortlisting them. Following the exam, heads of the department attend the interview programs to choose the best applicants for the open positions. The recruiting and selection team then gathers the candidates' scorecards and utilizes them to create a list of deserving people for the open jobs. They also give individual appointment letters and ask candidates to take those. Those candidates are required to complete all organizational processes, and the recruiting staff provides all necessary instructions. They contact the Learning and Development team after finishing the hiring process to schedule training sessions. Moreover, MTB offers an internship program for Students at MTB. In addition, the internship candidates are chosen by the recruitment staff. When internships are completed successfully, interns are given precedence in applying for open positions.

2.3.4 Compensation system of MTB

The compensation system of any organization plays an important role in motivating their employees for better productivity and profit-maximizing of the organization. Like other organizations, Mutual Trust Bank Limited also offers different types of compensation including monetary and non-monetary benefits to their employees in exchange for their willingness to work. The compensation system of MTB is given below-

- **Salary:** To compare other banks in Bangladesh MTB gives the highest salary to their employees. This high salary motivates their employees a lot at their workplace. Actually, in the market, there are few companies which pay high salaries to their employees, for this

reason, MTB is the first choice for the newcomer nowadays. MTB has done a great job in this sector because nowadays people are more concerned in this area I have seen that employees of MTB are more satisfied with their salary structure compared to other companies. Moreover, MTB reviews the salary of their employees once a year as per their performance which is a great motivating factor for their employees. On the other hand, there is another important thing which is needed to be mentioned that MTB conducts performance evaluations once a year so that they can review the salary.

- **Provident Fund:** MTB provides provident fund benefits to their permanent employees as per their bank's policy. All of their permanent employees get these benefits, which plays a significant role in the employee's satisfaction with their workplace. The confirmed employees of MTB contribute 10% of their basic salary to this provident fund as a subscription fee into the fund. MTB also gives an equal amount of employees' contribution to the fund. The earned interest from the provident fund will give to the employee's account on the yearly basis.
- **Festive Bonus:** Every year, regular employees receive two festival bonuses with their regular bonus. Eid-ul-Fitr and Eid-ul-Adha, all Muslims receive a bonus. Employees of different religions receive incentives on religious holidays and events as well. Compensation and benefit wings maintain a performance bonus system that is available in the bank. Moreover, employees receive festival bonuses.
- **Performance Bonus:** Once a year, employees are given a performance bonus. The board of directors claims a set proportion of pre-tax income as an overall performance incentive based on the bank's earnings. The management policy determines the parameters for evaluating employee performance. Bonuses will be based entirely on net profit after taxes, at a rate of 3%. Employees that do not deliver adequate results do not receive any incentives.
- **Telephone Policy:** Employees are provided with landline telephone outgoing, incoming, ISD connection, mobile bill of postpaid connection, and other advantages. The Bank bears the costs of phone calls made for the job purpose.
- **Travel allowance:** MTB workers get travel payments for travels completed under the authority's arrangements. Accommodation and daily allowances may be included in the travel allowance.

- **Medical allowance:** Medical allowances are always calculated according to the employment grades and scales. Employees may be awarded medical allowances in an emergency. Furthermore, the Competent Authority may provide medical allowances from time to time. MTB employees received a significant amount of medical allowances in Covid-19.
- **Employee Loan:** MTB offers a variety of loan options to its workers. Permanent workers can borrow money from their provident fund at a 10% interest rate. They are free to spend their money as they want. Furthermore, workers at the executive level are eligible for a car loan or a house loan at an interest rate of 8%, compared to 15% for customers. As a result, it is one of the additional perks of working at MTB.

2.3.5 Leave Policy of MTB

Type of Leaves	Number of Days
Paid Mandatory Leave	15 Days in a year
Earn Leave	15 Days in a year
Maternity Leave	6 months (2 times in service length)
Paternity leave	5 Days
Casual Leave	10 days
Cumulative Earn Leave	30 days

There are different types of leave policies for the employees of MTB. These are stated below-

Table 1: Leave Policy

2.3.6 Training and Development Initiatives

MTB's HR department is in charge of scheduling training programs for both new and current workers. On the demands of every employee, the learning and development team must select appropriate training titles from each category's list. This section arranges training sessions for staff based on their needs. Learning and Development team discuss with departmental heads before designing every training program. Employees' abilities and competencies are improved through a training program. During COVID-19's situation, all training sessions are conducted via online platforms. Skill development, management, and leadership development, and other technical programs are all common components of a training program.

MTB's training and development programs are listed below:

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bl
e
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Orientation Training Program
Job Specific Training Program
In-House Training Program
E-Learning: Online Training and Evaluation Training Program
Need-Based Local/Foreign Training Program

Training and Development Program

Orientation training - Newly hired staff will get orientation training. A five- to the seven-day workshop is part of the curriculum. The team delivers a brief overview of Mutual Trust Bank Limited, the overall banking activity, cultures, ethnicity, anti-money laundering, and other topics throughout this training session.

Job-specific training: Job-specific training is planned by training and development programs to improve employees' skills, talents, and knowledge by the nature of their jobs. For instance, training in the GB (General Banking) sector, the Credit department, and other types of training as per the needs of the employees.

In-House Training: Internal trainers conduct in-house training for new and existing workers. Orientation training program, job-specific training program, and need-based training program are all part of this training program.

E-Learning: Online Training and Evaluation: Due to the COVID-19 pandemic, all training programs are delivered via an e-learning platform. Employees can use their USER ID and Password to access the e-learning platform and participate in training courses. Furthermore, participants have the option of taking the tests online.

Need-based Local or Foreign Training: This kind of training program is led by external trainers' group. The cost of a need-based local or foreign training program is much higher than the cost of other trainings. This training won't be able to accommodate all workers. As a result, the department heads choose the individuals who will take part in the training program.

2.4 Marketing Practices

2.4.1 Marketing Strategies of Mutual Trust Bank Limited

Bangladesh, being a developing country, is undergoing several changes and reforms in its socioeconomic sector. Bangladesh appears to be developing rather than undeveloped at the moment. Bangladesh must meet certain criteria to be considered a developing economy. Investment in the production and service sectors is one of the most important criteria. Other factors include self-sufficiency in the food industry, an improvement in people's living standards, and so on. Private commercial banks of Bangladesh are playing a critical and effective role in all of these areas.

Similarly, Mutual trust Bank Limited aims to make a substantial impact in this area. The bank is planning to make the essential decisions as quickly as possible. This industry is becoming increasingly competitive as more banking institutions enter the market. As a result, Mutual Trust Bank Limited must take specific measures to address this issue and to inform the public about its plans, it must focus on marketing first and foremost.

2.4.2 Targeted Customers of MTB:

Almost all categories of people are the targeted customers of the bank. However, we can classify the targeted customer of MTB in some categories. Those are-

- Existing Customers.
- Students.
- Women.
- Businessman.

2.4.3 4P's of marketing of MTB (Product, Price, Place & Promotion)

MTB follows 4Ps of marketing strategy to reach their customers with their product and services. There are 4Ps of marketing elements called product, price, place, and promotion which are playing an important role to reach the customers of MTB compared to other commercial banks.

Product:

MTB consumers can get multiple types of services as per their needs. There are various kinds of products like-

- Regular Savings Account.
- MTB inspires.
- MTB junior.
- MTB extreme.
- Fixed deposit.
- Brick by brick.
- Current account
- MTB angora (for women).
- MTB double saver.
- MTB kotipati,
- Personal loan.
- Professional loan etc.

Card Services:

- Debit Card
- Credit Card (visa gold, platinum, and signature)

Others:

- SMS banking.
- Air lounge.
- Internet banking.

Price:

As bank provides financial service so it is more difficult in terms of service to set pricing. Service pricing depends on the workforce, cost of material, overhead cost, etc. Pricing is a very important factor in the marketing mix. People deposit their money in the bank as per the bank's pricing policy. The quality of service is as per as important. The interest rates of MTB and others banks are regulated by the Bangladesh bank's policy. The satisfaction level of the customers differs from one another, so keeping this thing in mind bank needs to set the pricing strategy.

Place:

The location of the service product is determined by place. In the banking industry, place refers to the provision of services at the appropriate time and in a suitable manner. The importance of convenience cannot be overstated. People expect banking services to be available 24 hours a day, seven days a week. Simultaneously, banks use technology to provide services such as ATMs, internet banking, mobile banking, and so on.

Promotion:

Mutual trust bank limited follows different types of promotional strategies to reach its targeted customers. Those promotional activities are-

TV Commercials

Advertising, often known as a commercial, is a segment of television programming produced and paid for by a company that sends a message to a target market for product or service. Though it's a one-way conversation, it's really a good and effective method of communication.

MTB is now using television advertising for attracting customers and inform them about its offerings. TV commercials are more powerful because viewers can envision the entire event. Moreover, if the channel is chosen correctly, it can reach a large number of individuals in a matter of seconds. It is also a cost-effective way of marketing from this perspective.

Newspaper Advertisements

The advertisement runs alongside typical editorial content in a newspaper ad. Businesses and corporations often use display advertisements to promote their products and services, and they are typically for the clients with a greater budget. It could be for any product, service, or announcement. This section is commonly used by MTB for their recruitment notices. MTB mainly uses this Newspaper Advertisements platform to publish Classified Ads, Business Card Ads, Coupon Ads, Circulars, Display Ads, Legal Advertisings, etc.

SMS Marketing

SMS marketing generally known as text messaging, is the most extensively used data application on the planet. About 80% of all mobile phone users in Western Europe use SMS regularly.

Mobile marketing is less expensive per advertised individual than other marketing platforms. It also has the advantages of being time and location specific, immediate, discreet, and spam-free. MTB uses these kinds of SMS marketing- Auto Response Campaigns, Scheduled Campaigns, Staggered Campaigns, Voting Campaigns, Contest Campaigns, etc.

Relationship Marketing

Relationship Marketing refers to a marketing tool that manages and trusts long-term connections with larger customers. Customer profiles, buying profiles, and contact histories are recorded in a database of sales in relationship marketing, and an account executive is there for one or more major customers to fulfill their demands.

Societal Marketing concept:

Customer, profit and society are the important factors of this Societal Marketing concept. By involving in the various kinds of social activities MTB tries to do the betterment of society. Moreover, they also try to give the best service beyond their customer’s expectations. MTB always try to monitor their customer service on regular basis and handle the complaints of their customer by giving their best service.

2.5 Financial Performance and Accounting Practices

2.5.1 Income Statement of MTB

(BDT in MILLION)	2020	2019	2018	2017	2016
Interest Income	15,565	18,394	15,687	12,161	11,381
Interest Expense	11,675	12,964	10,436	7,853	7,503
Operating Income	9,956	11,197	9,829	8,479	7,515
Profit Before TAX	1,829	3,099	2,542	2,259	2,461

Profit After TAX	970	1,338	1,734	1,980	1,464
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Table 3: MTB Income Statement

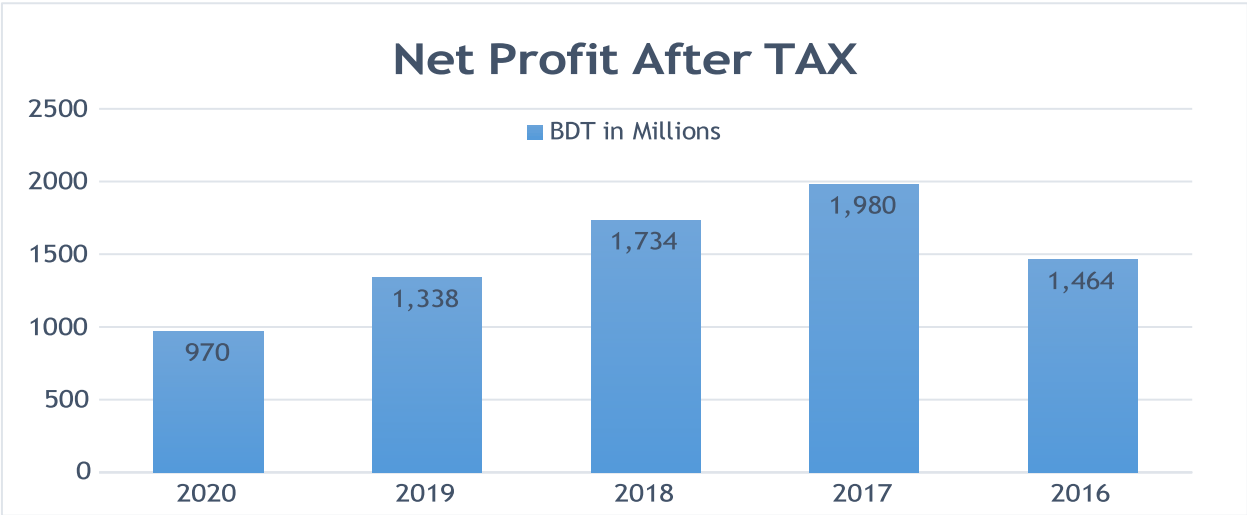


Figure 1: Net Profit after TAX

I figured out that net income after tax in 2017 was the highest by examining income statements from 2016 to 2020. It signifies that Mutual Trust Bank made a large profit after deducting all taxes. Income after tax has been lowered in 2020 due to the COVID'19 pandemic. MTB reinvests its post-tax earnings, pays dividends, and repurchases stock, among other things.

2.5.2 Balance Sheet of MTB:

(BDT in MILLION)	2020	2019	2018	2017	2016
Deposit	190,120	190,948	166,160	151,776	131,272
Investment	36,657	34,200	27,408	25,106	21,942
Investment to Deposit	19.28%	17.91%	16.49%	16.54%	16.71%

Table 4: Balance Sheet of MTB

Investment to Deposit:

According to the graph, the highest investment to deposit ratio was in 2020. This indicates that MTB has utilized deposits to invest in valuable sectors. Nevertheless, in 2017 and 2018 the ratio was decreased gradually which is not a good image for the bank. When the investment to deposit ratio is higher, it means the bank is utilizing the clients' money properly.

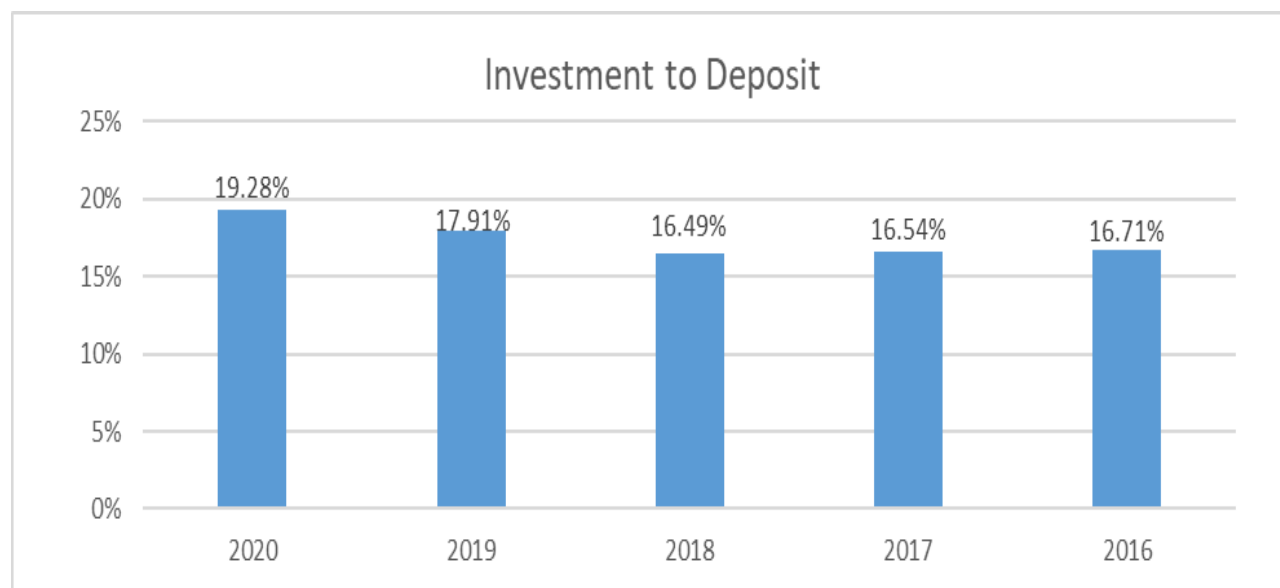


Figure 2: Investment to Deposit

2.5.3 Ratio Analysis

Some key ratios from the previous five years are listed below–

Ratios	2020	2019	2018	2017	2016
ROA	0.37%	0.56%	0.82%	1.08%	0.94%
ROE	5.83%	9.03%	13.83%	18.35%	15.61%
ROI	9.77%	8.23%	8.92%	9.04%	8.34%
Debt to Equity	14.83	14.77	15.69	16.15	15.84
Earnings per Share	1.31	2.03	3.03	3.89	3.30

Table 5: Ratios

Return on Assets:

In terms of generating earnings, if the return on assets is high then the administration is managing its assets efficiently. The data shows that in 2017, ROA was greater than the other 4 years. Return on Assets is a matrix that assessed a bank's profitability regarding its total assets. Due to COVID'19 epidemic, ROA began to decline in 2019 and 2020.

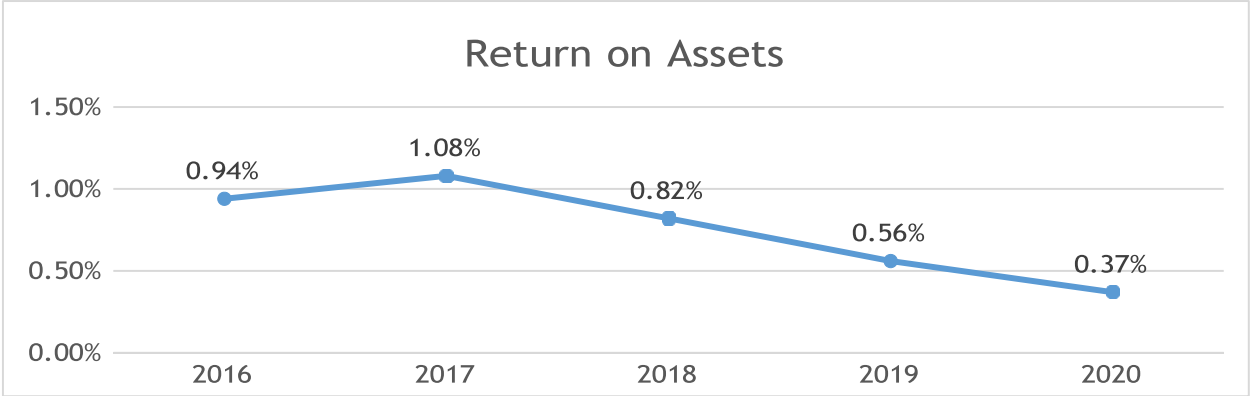


Figure 3: Return on Assets

Return on Equity:

Return on Equity (ROE) measures an organization's financial performance by dividing netincome by shareholders' equity. ROE is calculated by dividing net profit after tax by total equity. Mutual Trust Bank performed well in terms of return equity in 2017. It has been rapidlydiminishing since 2018.

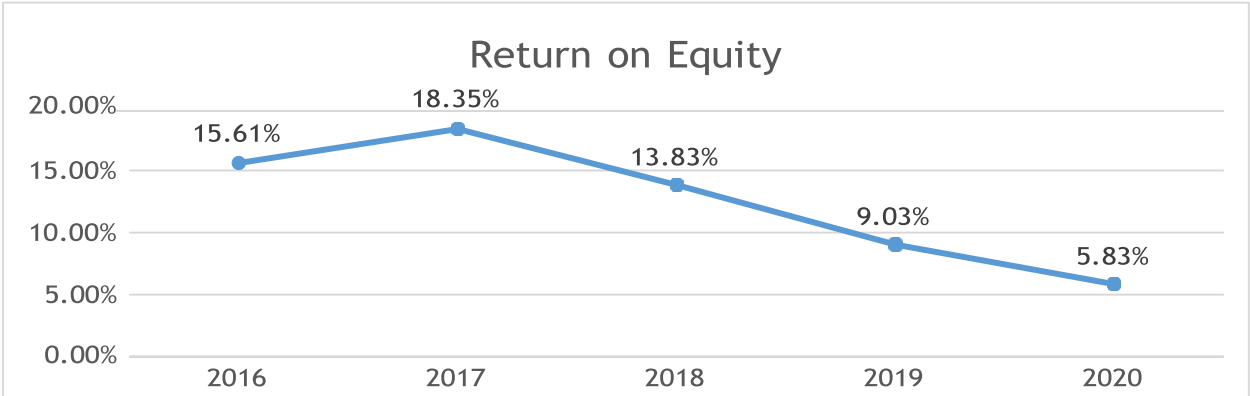


Figure 4: Return on Equity

Return on Investments:

Return on investment (ROI) measures a company's profitability about its investments to

determine its success. A higher ROI indicates that the business is making more profit from its

investments. Mutual Trust Bank outperformed the market in terms of return on investment in 2020.

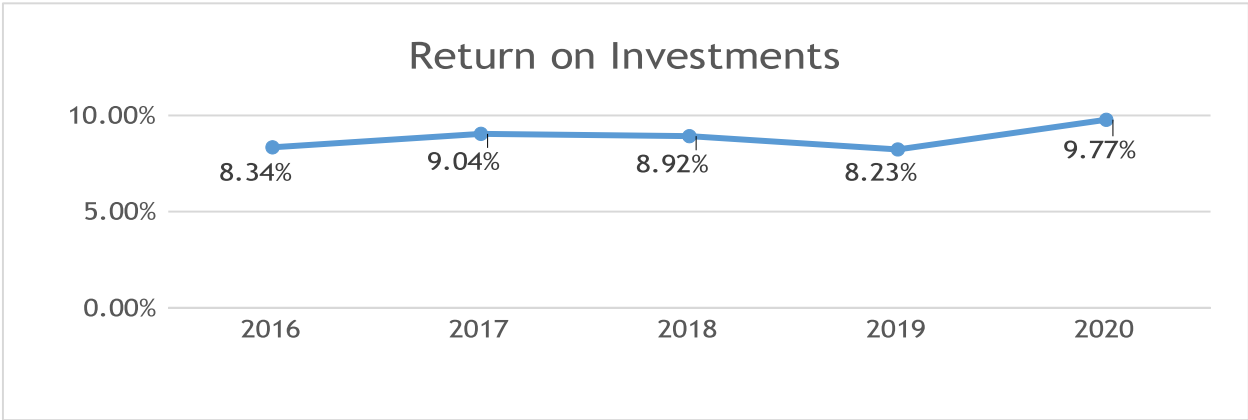


Figure 5: Return on Investments

Debt to Equity Ratio:

The debt-to-equity ratio is also known as the financial leverage ratio, and it is computed by dividing total liabilities by total shareholder’s equities. In 2019, the ratio was lower than the other 4 years. If the ratio is high, it indicates, that the bank is borrowing more cash to fund its operation. As a result, the bank prefers more if this ratio is low.

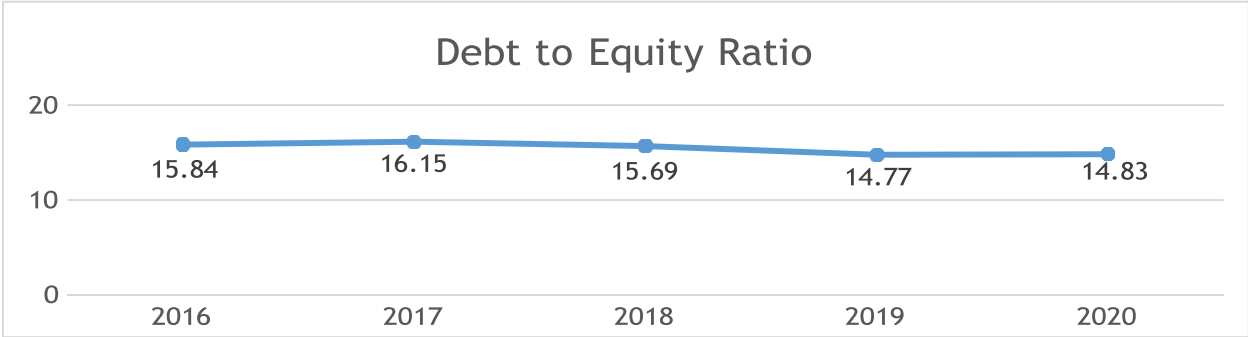


Figure 6: Debt to Equity Ratio

Earnings Per Share:

We can see from the graph above those earnings per share in 2017 were greater than the other four years. EPS is determined by dividing net earnings by the number of outstanding shares. When earnings per share are high, investors will pay more for a company’s share since it points out the company’s greater value. However, the ratio has been steadily declining over the past three years.

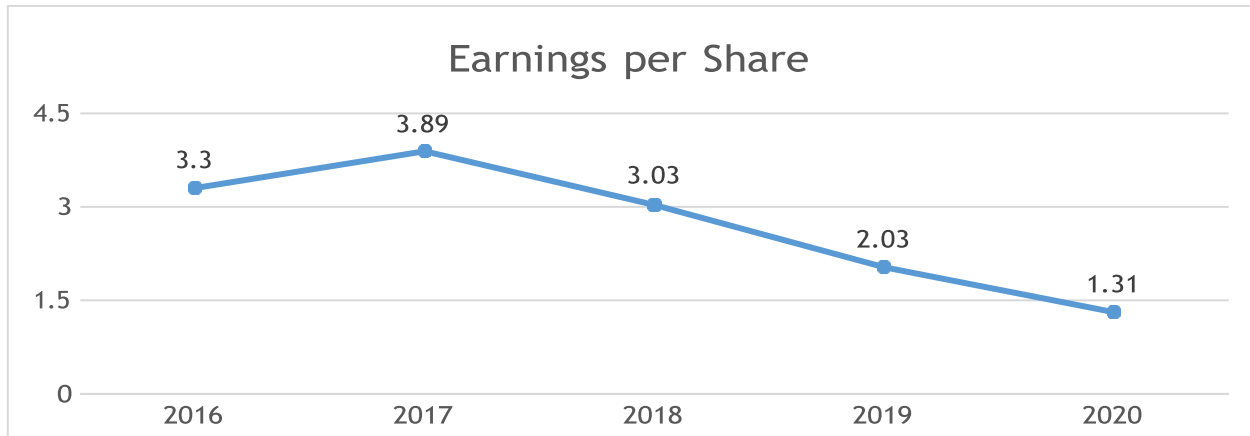


Figure 7: Earnings Per Share

2.5.4 Accounting Practices

Mutual Trust Bank Limited is conscious of transparency in its accounting practices. Every single branch of MTB does their all calculations regularly and reports them to Bangladesh including their head office. MTB did their calculation process basically in two ways-

Computerized accounting system:

Mutual Trust Bank limited does their all calculations through the computerized system. They do their all-financial reports such as yearly, semiannually, and quarterly on this computerized system. MTB use current and suitable accounting policies for making their financial statements.

Manual accounting system:

Mutual Trust Bank adopts a manual accounting method in addition to a computer accounting system. Aside from machines, employees manually assess funds. They still perform some of their calculations through bookkeeping.

2.6 Operation Management and Information System Practices

2.6.1 Operation Management of MTB

The whole operating system of the branch is always looked after by the operation manager of the branch. Every branch of Mutual Trust Bank limited the daily activity of branch-like deposits and the withdrawal was looked after by the operation manager of the branch.

Operation practices of the MTB are listed below-

1. The team of operations management takes strategic and tactical both decisions.
2. They maintain customer relationships and risk effectively.
3. They look after all the operational operations efficiently.
4. They maintain their balance with other departments.

2.6.2 Information System Practices of MTB

Management Information System of MTB:

Mutual Trust Bank Limited manages a perfect management information system and is set up on all branches. Management Information systems observe the business trend, positions, profit, growth, competitors, and indicators of performance of the banking sector. Moreover, they must have the access to the get information and knowledge from other sources through the central MIS.

Alternate Banking Channel:

Mutual Trust Bank Limited has an internet banking system of its own. They can do all the banking transactions with the help of this internet banking system by sitting at home. Customers do not need to be present in the bank physically and wait in the lines. With the help of the newest technologies and alternative banking channels they can serve their customers with value and can ensure the best quality of service.

IT Governance:

Mutual Trust Bank Limited has steps in place to boost its security system. To protect their database, they use cutting-edge, highly-secured technology, as well as developing an ICT

Security. In compliance with Bangladesh Bank MTB builds a fully-fledged information security department, complete with skilled people and cutting-edge technology.

2.7 Industry and Competitive Analysis

The metrics for determining the attractiveness and unattractiveness of the Bank are Porter's Five Forces and SWOT analysis.

2.7.1 Porter's Five Forces Analysis

Competitive Rivalry: In Bangladesh, there are several banks, including BRAC Bank, IFIC Bank, NBL, City Bank, Exim Bank, One Bank Ltd, Dhaka Bank, DBBL, Southeastern BankLtd., Islamic Bank Ltd., and others.

As a result, in our country, the rivalry between banks is too high. To establish a well strong position in the banking business, MTB must create products/services that are different from those offered by rivals to attract more clients. In addition, MTB must concentrate on the positions of other banks as well as marketing data to establish a strong position.

Power of Supplier: As a supplier, investors have a lot of power. Bangladesh has a high level of supplier power due to a large number of banks present. Because they contribute capital, investors play an important role in running the organization. If the investors are unhappy with the services and earnings provided by the banks, they have the option to withdraw their funds. MTB, on the other hand, must work hard to develop relationships with their committed suppliers.

Power of Buyers: Customers has power as buyers. Because there are so many different banks in Bangladesh, customers have a lot of alternatives when it comes to switching banks. Banks that provide greater interest rates on deposits and savings accounts are preferred by customers. Customers can easily move to other banks and use their other services since various banks provide different prices. So, purchasers have lots of power. MTB, on the other hand, aims to create solid relationships with consumers by offering the finest service possible based on their needs. As a consequence, loyal clients will emerge from the ranks of frequent customers.

Threat of Substitutes: The threat of substitutes is high in the banking sector. Many banks can come up with latest ways to give services and goods to their consumers which can create a

challenge to MTB. However, MTB concentrates on customer-based services and develops latest strategies by realizing consumers' primary demands.

Threat of new entrants: In Bangladesh, plenty of new banks are emerging daily. As a result, Bangladesh faces a significant risk of new entrants. MTB must satisfy clients to maintain its competitive position in the banking business.

2.7.2 SWOT analysis of MTB

<p style="text-align: center;">STRENGTH</p> <ul style="list-style-type: none"> - Strong customer service. - Maintain a good relationship with customers. - Diversify portfolio to reduce risk. - Develop strong promotional marketing tools. - Adoptable in the new environment and respond properly. - Wide branch network among the 3rd generation bank. 	<p style="text-align: center;">WEAKNESSES</p> <ul style="list-style-type: none"> - MTB has a high cost of funds. - Inadequate IT infrastructure. - Hierarchy problem. - Inadequate delegation of power. - High dependency on paperwork.
<p style="text-align: center;">OPPORTUNITIES</p> <ul style="list-style-type: none"> - MTB has an opportunity to diversify their products with a vast banking network. - They have the Possibility of giving better customer service than the other competitors. - MTB has the ability to counter-attack against any uncertainty. - MTB can maintain a better environment for development. 	<p style="text-align: center;">THREATS</p> <ul style="list-style-type: none"> - Increasing of competition in the market with other competitors. - Share of the market for the low rate of interest. - Focusing more on the compliances. - Lack of new ideas compared to other banks.

Table 6: SWOT Analysis

2.8 Summary and conclusion

MTB is one of the leading banks in Bangladesh. MTB tries to ensure a high quality of service for their customer's satisfaction. The global Covid-19 situation has bad impact on our economy. However, MTB tried to maintain its business growth during the pandemic with a good amount of

effort. After doing the SWOT analysis of MTB we have known their strengths, weaknesses, opportunities, and threats. MTB now should think about building about their strengths, capitalizing on their opportunities, strengthening their weaknesses, and responding to their threats. They should focus more on generating new ideas for their customers compared to their competitors. MTB needs to focus more on its digital technology and human resources. Because with the help of proper digital technology and their skilled human resource they can meet the satisfaction of their customers more. From the financial statement of MTB, we can see that, MTB has a good financial position and which is attractive enough for their investors. On the other hand, MTB has an expert operation and team for risk management. The teams are conscious of the marketing and accounting practices of MTB.

Above all, MTB is well known for their milestone achievements and recognitions.

2.9 Recommendations

- MTB needs to diversify its portfolio to invest more by reducing risk and increasing its income.
- MTB needs to focus more on its user-friendly technology platform so that people from all backgrounds can use that platform for banking with them.
- They need to introduce more varieties of promotional tools so that their customers can get to know their all products and services.
- MTB should focus more on their selection and recruitment procedures so that they can have more creative and productive employees.

Chapter 3: Project Part

3.1 Introduction

In every organization, it is important to have efficient workforce. The ultimate success of any organization depends on its employees or workforce. There is an important impact on the employee's performance of the Training and Development program of any organization. With proper training and development programs, an organization can achieve its ultimate goal. In this project part of my report, I am going to focus on the impact of training and development on the

employee's performances. I am going to analyze how training and development program plays a vital role in the success of any organization.

3.1.1 Background Information

We know that the ultimate aim of an organization is to increase the ultimate productivity and maximize the profit of the organization. In this case, it is impossible for any organization to achieve its goal without an efficient workforce. For having an efficient workforce, it is important to have the proper training and development program as per the employee's needs. If the real performance of employees in any organization is lower than the expected performance then that organization should organize this development and training program. For the betterment of the organization, it is obvious to have proper skills and knowledge of the employees. On the other hand, the training and development program are important for the organization's betterment also. Training and development program is necessary for improving the overall KSA of employees of the organization to know the organization's goals perfectly. This training and development program helps employees individually to improve their KSA, time management, sorting out problems, team work, skills of problem negotiation etc. Mutual Trust Bank Training program includes Foundation Training, On the Job training, off the job training, specific job training, Online Training (During Covid 19 Specially), Etc. training Program.

3.1.2 Objectives

The objective of my study is to find out the impact of training and development on employees' performances. The main purpose of this overall study is to how training and development programs can improve the employee's overall performances so that the organization can also achieve its goal and can increase its productivity.

Broad Objective: To evaluate the impact of training and development program on employees' performances.

The specific objectives are given below-

- To evaluate the employee's performances before training.
- To explore the employee's performances after training.
- To identify the perception of employees towards training and development programs.
- To understand the effectiveness of training and development programs for banks.

- To explore the need for a training and development program.
- To evaluate the process of Training need analysis.

3.1.3 Significance

Significance of my study is that, the readers will know the impact of training and development program on the employee's ultimate productivity and their performance. My report will give details idea how organization sets their training program for their workforce effectively and efficiently. This report will help the HR department of MTB to improve their training program in future. They can use this report for further improvement in their upcoming program design. Employees will get the ideas how their company is designing TNA. Employees will also know the effectiveness of any training and development program. So they can also get attracted to this program by reading this report.

Lastly, it can be said that this report will be helpful for MTB and others readers because it is about the details training and development program designing and it will show the ultimate result of training and development program.

3.2 Methodology

There are two kinds of research techniques for research. Qualitative research and Quantitative research. Numbers and graphs are used in quantitative research. Quantitative research can be utilized to come up with generalizable facts about a topic. On the other hand, qualitative research is noted down. It is used to understand ideas, thoughts, and experiences. This technique of research allows a researcher to learn more about topics that aren't well-understood. Interviews with open-ended interviews, observations reported in words are all common qualitative methods.

A **qualitative research** technique has been chosen for my research. The research technique cannot be quantitative because there are only 5 employees in the internship branch office of MTB. At least 30 people are needed for a survey program to complete a quantitative research technique.

Sampling Technique: The convenience sampling method is used for my research. The most common type of non-probability sampling is convenience sampling. Convenience sampling focuses on gathering information from participants who are 'convenient' for the researcher to access. The participants are the employees of my internship office branch of MTB. The

population of my branch is small. That is why I have taken these 5 people as convenient sampling for my research.

Sample: Interviews are taken with the employees of my branch of MTB with some open-ended questions. Also, some observations have been recorded. I have taken the 5 employees of my internship branch for my research. I have done qualitative research with them. Because for doing quantitative research I would have needed at least 30 people which was not possible for me. Moreover, by doing qualitative research it was easier for me to have some in-depth information for my research. This research technique helped me to understand more about my topic. That is why I have conducted qualitative research for my report.

- **Primary sources-** interviews, observation, face-to-face conversation, direct interaction with employees.
- **Secondary sources** –Website, and annual report of Mutual Trust Bank Limited, etc.

3.3 Data Collection and Analysis

1. Demographic Analysis-

As my internship office was a district-level branch of MTB. So, the interviewee was small in numbers. There were 4 males and 1 female employee.

Gender	Respondents	Percentage (%)
Male	4	80
Female	1	20
Total	5	100

Table 7: Demographic Analysis

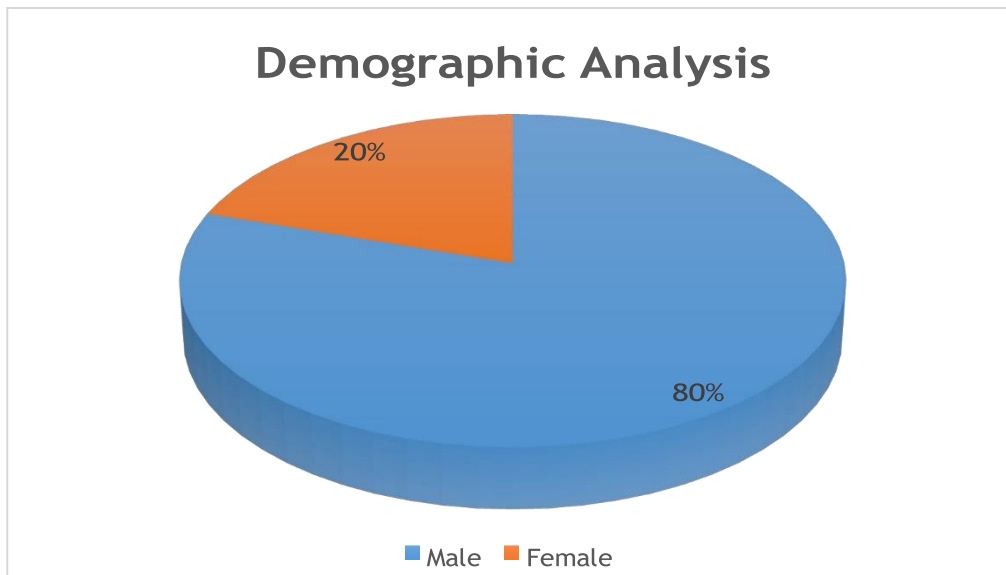


Figure 8: Demographic Analysis

2. Steps followed by MTB while developing a training program-

Answers from all of the respondents: MTB's HR department follows five steps for arranging a training and development program. Those are-

Training need assessment, setting organization objectives, designing a training program, training program implementations, and evaluation.

3. Opinion about the training program-

Answer from 1st and 2nd respondents: Though the whole training program was well organized and effective, it was a little bit boring.

Answer from the other three respondents: The training program as a whole was so effective in terms of improving their productivity; they considered it highly effective.

4. Satisfaction level after the training program-

	Scale	Respondents	Percentage (%)
Satisfaction level after the training program	Satisfy	3	60
	Neutral	1	20
	Dissatisfy	1	20
	Total	5	100

Three of the respondents were quite satisfied with the training program, although one believes was neutral, and the other one was dissatisfied.

Table 8: Satisfaction Level

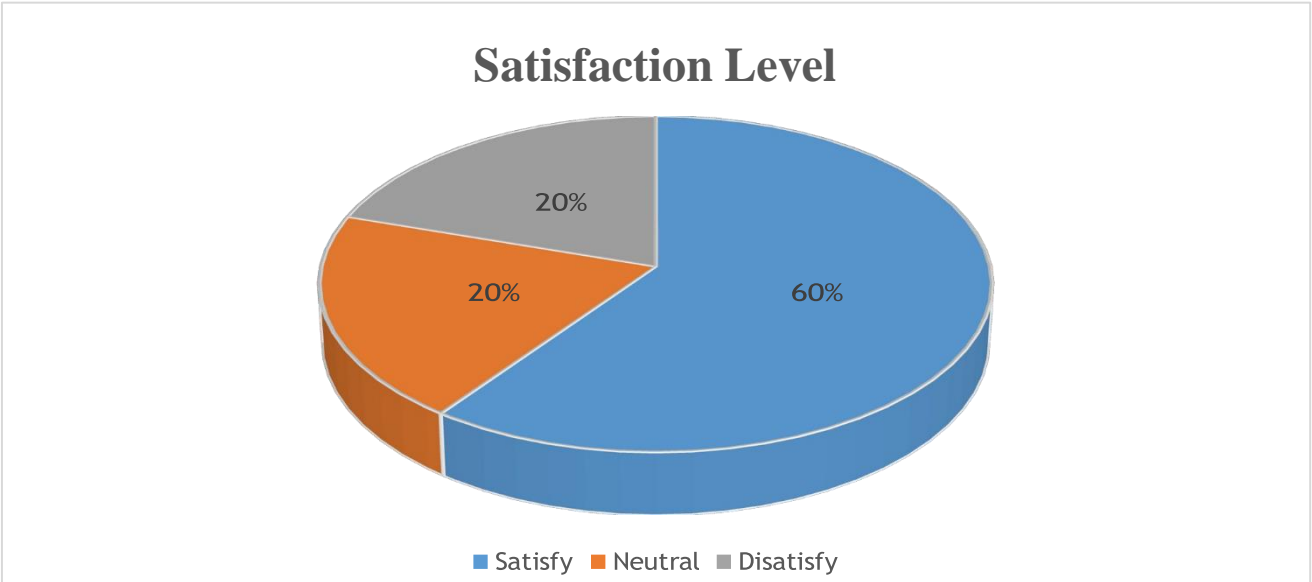


Figure 9: Satisfaction Level

5. Evaluation process after training-

Reply from all respondent: MTB’s HR department focus on the “Reaction and Learning” level of “Kirkpatrick model” to see the impact of training on employees. They try to find out the reaction and level of employee’s after conducting the training through survey questions, pre, and post-training tests, also by observation.

6. The necessity of evaluation process as per the employees-

Reply from 3 employees: As per the 3 of employees, the necessity of evaluation process after training was important to see the impact of training. Because without the evaluation it is not possible to see the result of after training program. In their point of view, with the help of this evaluation, they will also have the idea of the importance of training and will get motivated more to take those training programs effectively.

Statement	Scale	Respondents	Percentage (%)
The evaluation process is necessary after training programs	Agree	3	60
	Neutral	1	20
	Disagree	1	20
	Total	5	100

Reply from other 2 employees: Among others, 2 employees one was neutral and other was disagree about the necessity of after evaluation of training program.

Table 9: Necessity of Evaluation Process

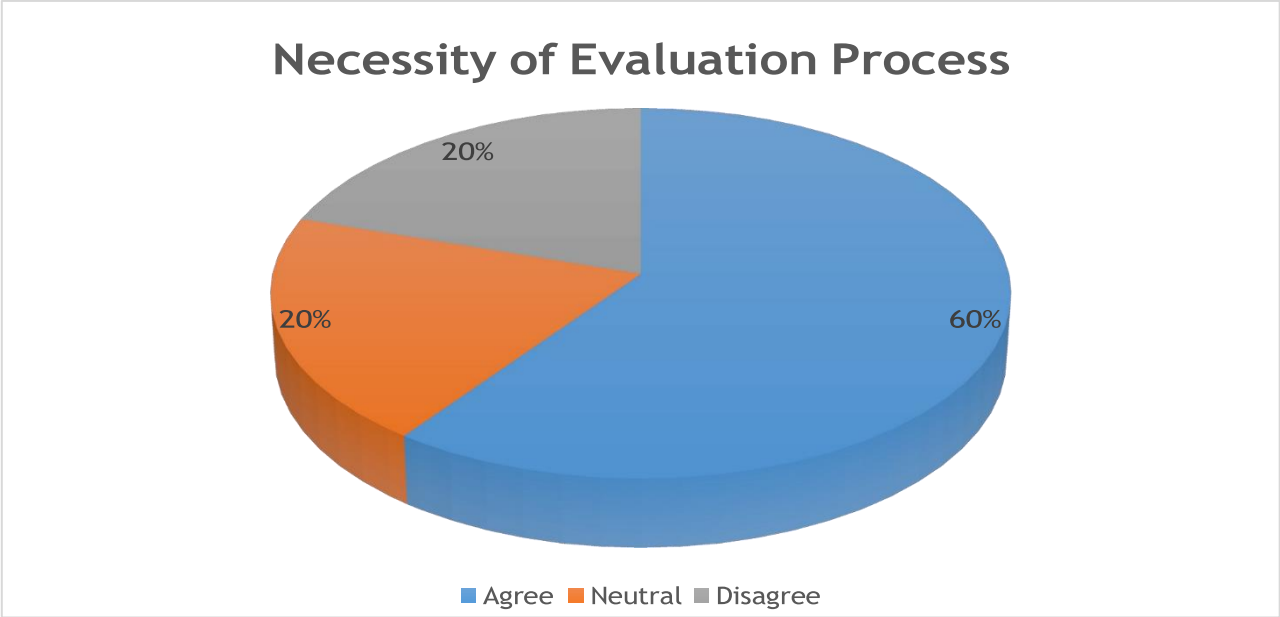


Figure 10: Necessity of Evaluation Process

7. The training program and Evaluation process met the standard level

Statement	Scale	Respondents	Percentage (%)
Training programs of MTB and Evaluation process has met the standard level	Agree	3	60
	Neutral	1	20
	Disagree	1	20
	Total	5	100

Three of the respondents agreed with the statement “Training programs of MTB and Evaluation process has met the standard level”, one disagreed and another one was neutral.

Table 10: Standard Level

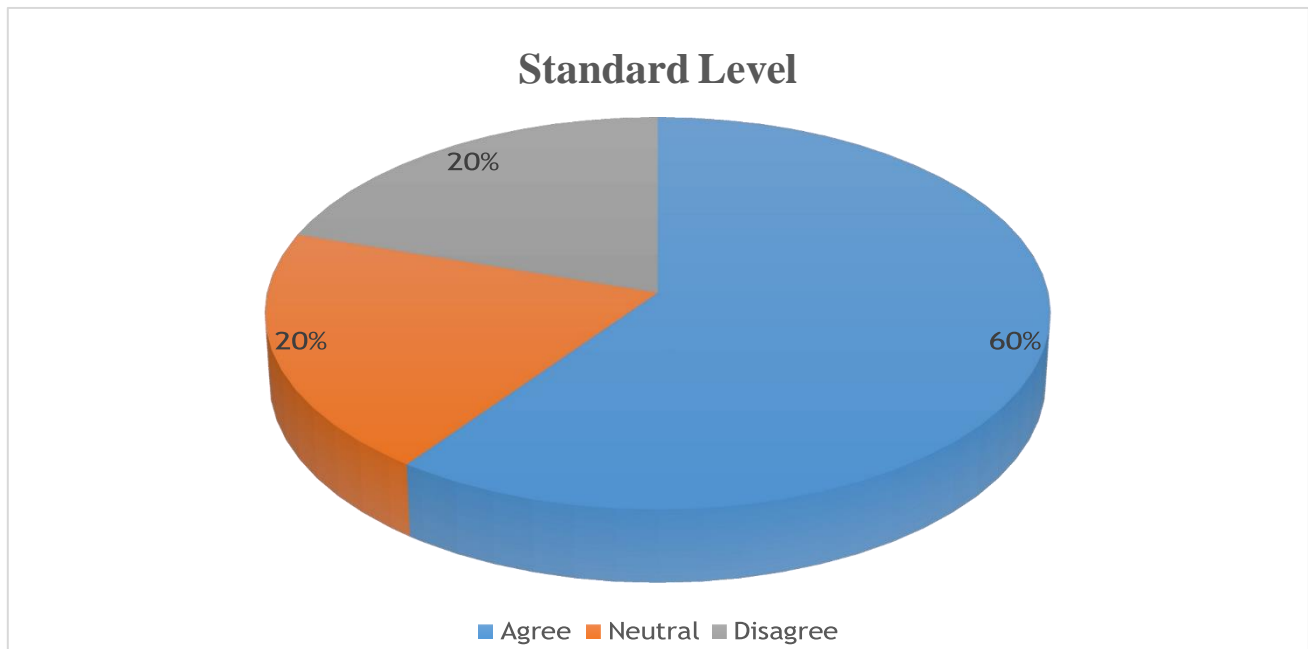


Figure 11: Standard Level

8. Training Program during Covid-19 Pandemic-

1st Respondent: During covid-19 every training was conducted through the online platform like Zoom and Google Meet with the evaluation process too.

2nd and 3rd Respondent: Online training was effective and helpful for improving their performance level in the crucial time of covid-19.

4th Respondent: Online training was not much effective as there was no physical involvement.

5th Respondent: Online training was highly helpful during the epidemic and was fully satisfied.

9. Satisfaction from online training-

1st Respondent: The 1st interviewee's satisfaction level was neutral about the online training.

2nd and 3rd Respondent: The 2nd and 3rd employees were fully satisfied with the online training. After talking with them it was clear that they got to learn so many things from the training

program during covid 19 and it was helpful for them to cope with that situation from the online training program. They were able to take those training from their home during that crucial time.

4th Respondent: As per the 4th employee as this training was conducted through an online platform so there was no physical involvement so it was tough for him to relate with those programs.

	Scale	Respondents	Percentage (%)
Satisfaction level from online training programs	Satisfy	3	60
	Neutral	1	20
	Dissatisfy	1	20
	Total	5	100

5th Respondent: The 5th interviewee gave a positive vibe about the training program. As per his opinion during that tough time of covid, the online training was so helpful in terms of improving their ultimate productivity.

Table 11: Satisfaction from Online Training

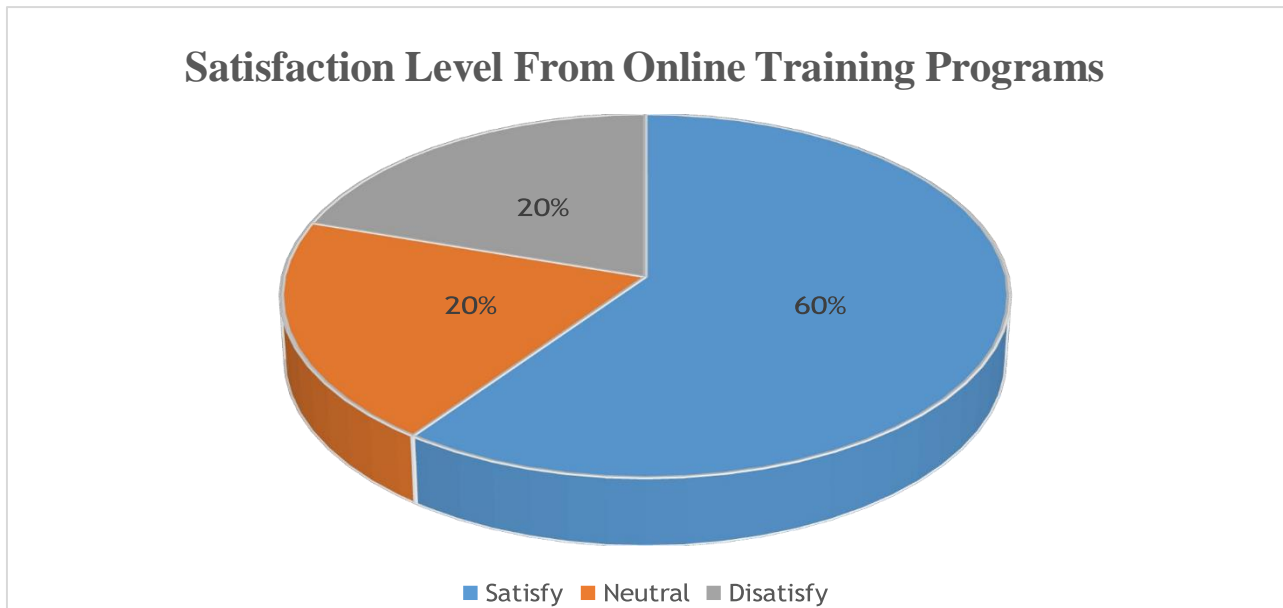


Figure 12: Satisfaction from Online Training

3.4 Discussion

3.4.1 Training Program Process

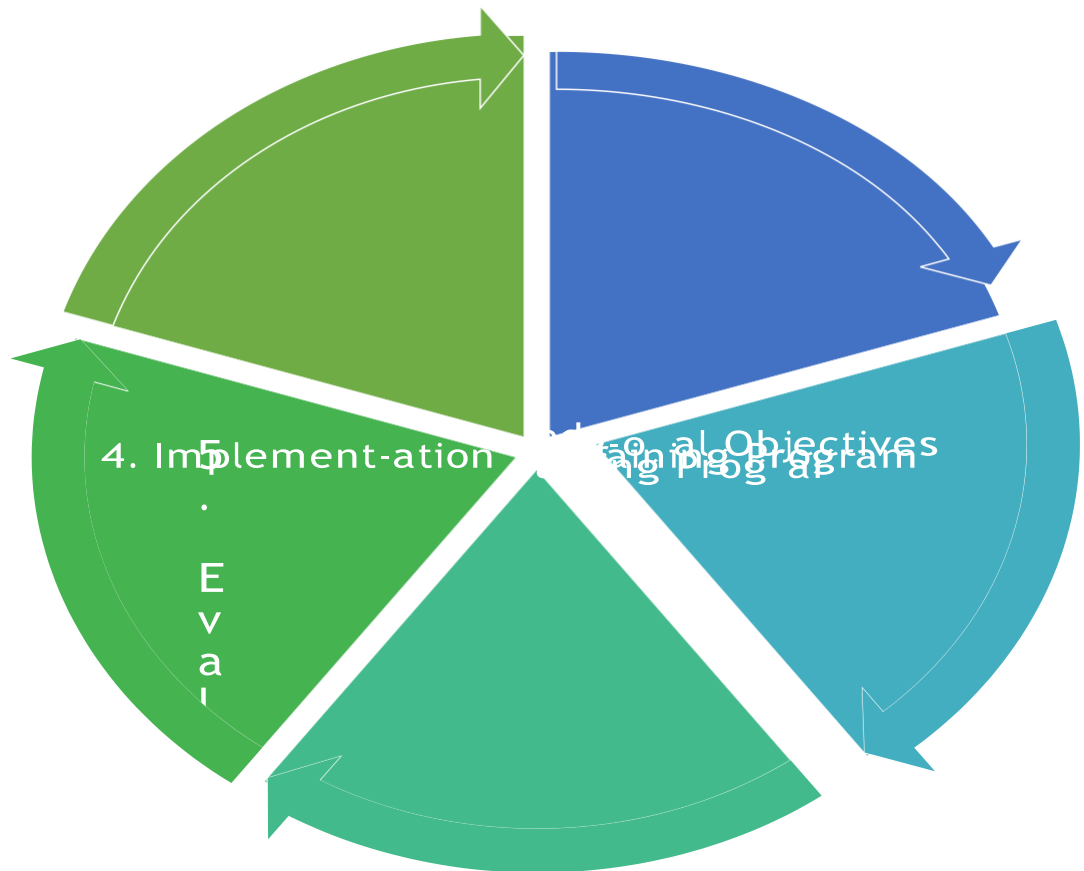


Figure 13: Training Program Process

Mutual Trust Bank Limited takes five steps to establish an effective training program.

Step 1- Training Needs Assessment: Firstly, MTB identifies employee training needs as well as the organization's training program requirements. The overall goal of this process is to measure if there is a performance gap among employees. On the other hand, this process includes three kinds of analysis: organizational analysis, task analysis, and person analysis. Here, TNA is critical since training should only give to those who require it.

Step 2- Sets Training Objectives of organization: After conducting Training Needs Assessment, MTB sets training objectives to help employees understand what they will learn

during the training session. The training objectives are determined by the gaps identified earlier, as well as the required skills and knowledge. The training target, on the other hand, should be well known before the training begins for the program to be successful.

Step 3- Designing Training Programs: The third step is to create a detailed plan of action which actually includes training materials, methods of delivery, resources, the learning style etc. To gather suggestions, the training and development department consults with supervisors and department leaders.

Step 4- Training Program Implementation: In this fourth step, MTB implements the training program. On-the-job or off-the-job training programs are available in this step. After that, times and trainers for the training program will be determined. Employees are influenced to express their opinions, gather learnings from practical experiences, and participate in the program of training. Employees that are motivated to engage in the training process will find the program to be effective. Also, throughout the training program, the supervisor keeps a close eye on the trainees to see how effective it is in achieving the goals of the employees.

Step 5- Evaluation: The Training and Development department of MTB assesses the training program to see whether or not the employees' performance improves as a result of the training. As a result, supervisors will be able to identify the level of learning achieved—increased knowledge, improved abilities, and so on—by evaluating the training program. With the evaluation of training program, MTB can make valuable decisions about how to improve the methods of training and materials, and so on. Analyzing organizational results and employee learning outcomes can help determine the effectiveness of a training program.

The Training and Development Department of MTB analyzes the expenditures and times required for the training program after receiving recommendations from supervisors and department directors.

3.4.2 Training Need Analysis (TNA) Methods in MTB

Effective training needs analysis method can decrease the performance gap as well as able to arrange an effective training and development program in the organization. TNA plays a vital role in the effective training and development program. The methods followed by MTB for TNA are given below-

Direct observation: In this observation method managers follow their employees' working style. They observe how the employees are performing the work. With the help of this observation, managers find out the gap in the performance of their employees. Observation includes the working style, using the technology to perform the job, the different functional aspects of the job also the behavioral aspects of the employees. After the observation manager can understand the performance gap then he can recommend the name for the employees for needed training and development program.

Task analysis: In the branch of MTB supervisors or managers of the branch recommend the name of the employees for the training program. If in the bank there is any new strategy where employees need to be perfectly trained as per the bank's requirement then the training and development program arranges the required program for the employees. The HR department will arrange the training program as per the job role of the employees.

3.4.3 Evaluation of Employee's Performance after Training

Mutual Trust Bank Limited uses the Kirkpatrick model including 4 levels, to evaluate employee's performance after training. The first two levels of Kirkpatrick Model is primarily used to evaluate the impacts of training and development program in MTB.

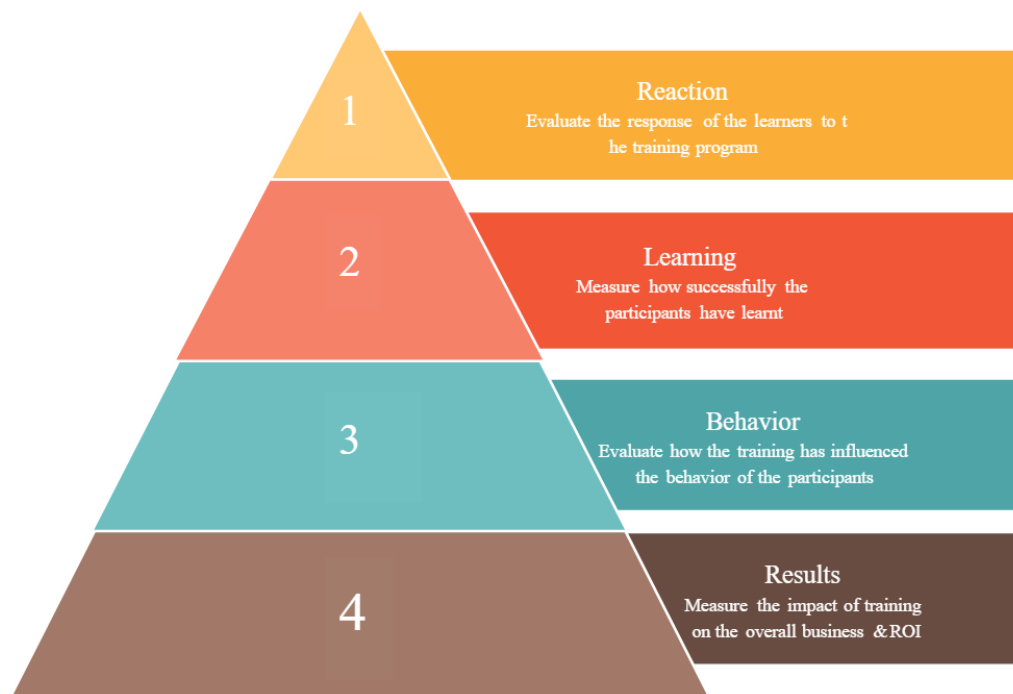


Figure 14: Kirkpatrick Training Evaluation Model

(Reaction): Level 1, determines the employees' reaction levels. Learners should find the training program to be beneficial and related to their job requirements. If the trainees believe the training program is unnecessary, they will become less likely to participate in and learn anything from it. After the training program, the Training and Development team distributes survey questions to trainees that includes various factors like related to the program, knowledge, materials of course etc. Employee satisfaction levels can be determined based on their responses to questions. Those answer of the questions will bring out the employee's thoughts, their expectations, and experience also.

Training Fulfillment Percentage

MTB uses the training fulfillment percentage to determine if the employees are engaged in the program of training. Employees who report a high level of satisfaction with their training are more likely to find it interesting and valuable. On the other hand, a low amount percentage rate indicates that the trainees are not interested for training. The training fulfillment percentage is also used by MTB to determine staff participation rates.

$$\text{Training fulfillment percentage} = \frac{\text{Number of employees complete the training}}{\text{Total number of employees who supposed to complete the training}}$$

Employee Training Satisfaction Rate

MTB invites employees to review the training program after they have completed it. They ask staff to fill out surveys to gain immediate feedback.

The following are examples of a survey question-

- Is there any suggestions for improvement in the training program?
- On a scale 1 to 5 how would you rank the trainer's quality?
- Was there anything in the training curriculum that you didn't understand? Which?
- Would you suggest the training program to a potential trainer in the future?
- Do you have any more recommendations for improvement? What suggestions do you have? Etc.

Level 2 (Learning): The Learning level evaluates if the employees have learned the necessary skills, information as well as whether the learning objectives have been met. The training will be

successful if the employees can improve their knowledge and abilities as a result of it. Employee achievement levels can be determined by pre-and post-learning exams. MTB's Training and Development team conduct a pre-test to assess their level of knowledge and abilities, as well as a post-test to determine how well trainees absorbed the material. Before conducting the training, employees are requested to answer some questions like written or quizzes as per the training theme. It is needed for knowing their knowledge plus skills.

They ask a series of questions to determine the learning level, including:

- Did the trainees understand what the instructors meant to teach them?
- How much learning have you done before and after the training?
- Did the trainee improve his abilities?

Evaluation of learning level:

After completing the training program, MTB conducts quizzes and assessments. These tests and evaluation scores allow you to see if your staff are remembering what they learned in training. A high passing rate indicates that a large percentage of employees are retaining what they learned in the training program. This matrix data is used by MTB to work accordingly learning levels of employees.

Name of Employees:	Date:
Category of Training:	
Duration:	
Overall Score:	
Average Score:	
Rate:	

Criteria	Level				
	Very Poor	Poor	Average	Good	Excellent
	Score (1)	Score (2)	Score (3)	Score (4)	Score (5)
Learner Participation					
Rate of Training Completion					
Pass Rate and Assessment Scores					
The Level of Employee Satisfaction					

If the average score falls between 3 and 5, the training program was deemed successful by the employees. The MTB then prepares the next stage of employee training. Employees who receive a score of 1 or 2 will not be able to advance to the next level of training. These employees must go through the same training session once more.

Level 3 (Behavior)

This level evaluates if the trainees can use what they've learned and adjust their behavior. After training, this level reveals any visible and quantitative improvements in employee performance. It may take few months after training to determine whether the trainees can apply what they've learned on the job. However, MTB does not use this level to assess trainee performance.

Level 4 (Result)

Level 4 evaluates the impact of a training program on the productivity and profitability of an organization. Ratio analysis, quality ratings, values, percentages, and standard attainment are some of the bank's important performance indicators. These performance indicators are used to measure the profitability of a company. Though, MTB does not use this level to assess the efficiency of training.

3.4.4 Impact of Training and development program on MTB

Training and Development Program plays an important role in any organization and its employee's overall performance. Without the proper training and development program, it is

quite tough for any organization to reach its ultimate goal. Because this training and development program helps to create efficient employees. Ultimately the success of any organization depends on the employee or workforce of any organization. MTB organizes different types of training and development programs for its workforce as per their needs.

During the Covid 19, pandemic MTB also runs their training and development program through their online platform very smoothly. It also has a good impact on that crisis of the world. So here the impact of the training and development program of MTB is given below-

1. **Enhancing the employee's performances:** Mutual Trust Bank Limited organizes various types of training and development programs for their employees. When MTB finds out that the real performance level of the employees is lower than the expected performance because of the lower KSA, at that time MTB organizes a training program for their employees. These training and development programs help employees to improve their KSA as per the need of the Bank. As a result, the ultimate performance of the employees also improves thus the final productivity of the organization also increases in the long run.
2. **Enhance the Employee engagement:** Mutual Trust Bank Limited organizes different types of training programs as per their employee needs also with the requirements of the Bank. As a result, when the employees of training and development programs can find the relevance of that training program they get more attracted towards that program. The positive attitudes of employees build towards the program. They think that Bank is concerned about building up their career as they are providing learning opportunities through this training. So, this is how employee engagement is increased which creates a good result for the future of the organization.
3. **Helps to improving the culture of bank:** Proper training and development programs help MTB to improve its culture. MTB provides a clear overview regarding their culture, goals, objectives, policies, mission, vision, objectives to new employees by their foundation and orientation training program. Moreover, training and development programs are aligned with transparency, positivity, uniqueness, acknowledgment for a unique strong culture.

4. **Helps to reduce the workload of supervisors:** MTB provides their employees various types of training as per their concern. After having those training employees can do various tasks with their improved skills, knowledge, and capability without the constant support of the supervisors. This is how the workload of supervisors is also reduced and they can perform other tasks easily with less workload.
5. **Retention of employees:** MTB tries to improve the confidence level of their employees through the training program. Employees consider themselves as a valuable asset for the bank as the bank is contributing money and time for the improvement of the performance level of their employees. However, sometimes employees get some reward when they perform well in the training program. For this reason, employees get motivated for doing hard work for the organization.
6. **Impact of online training during Covid 19:** During the Covid 19 pandemic Mutual Trust Bank limited conducted their all-training program online. They used an online platform for their training program, evaluation after training, etc. For conducting the training program online employee was able to enhance their performance as per their and the organization's need during covid 19. So, during covid 19 online training programs of Mutual Trust Bank plays a vital role for the employee's engagement on that crucial time of the pandemic.

3.5 Findings

- ❖ MTB has 5 steps of the training process to design their training program effectively.
- ❖ MTB conducts training needs analysis to find out the performance gap of their employees which is beneficial for conducting a good training program.
- ❖ They conduct a thorough evaluation process for finding out after the impact of training on their employees.
- ❖ MTB has different types of training programs as per their employee's needs and wants.
- ❖ During the Covid-19 pandemic, all of their training programs were conducted through online platforms.
- ❖ Some of their employees find their whole training program process a little bit boring.

3.6 Recommendations

- ❖ MTB has 5 steps of the training process. Their training process should be clearer and specific to their employees so that they can understand every process of their training program.
- ❖ The importance of training need analysis can be presented to their employees so that they can get connected to this process.
- ❖ MTB has a very thorough and long evaluation process to find out the impact of training. This evaluation process can be more organized and easier so that employees can contribute to the process perfectly.
- ❖ Training objectives needs to be created in connection with corporate goals along with the objectives so that employees realize the value of training for both themselves and MTB.
- ❖ The e-learning platform should be upgraded, and the directions for utilizing it should be more detailed.
- ❖ MTB has to give more praise and prizes to attract staff to participate in the training program.

3.7 Limitations and Conclusion

Limitations

The internship program was conducted in a small branch of Mutual Trust Bank Limited where only 5 employees work. So, it was quite difficult to gather all kind of information which were essential for preparing this report. On the other hand, there was no HR employees in the branch of MTB. So, to collect the information about HR activities, the only source of contacting the HR employees was talking through phone call which was not a suitable way to collect information properly. Thirdly, some of the employees were a little bit uncomfortable providing information about the bank because of the confidentiality of the bank.

Conclusion

Mutual Trust Bank Limited is one of the most renowned banks in Bangladesh. They are popular among the commercial banks in our country for their high quality of services. Their Human Resource Department is very comparative with their employees for the growth of their organization. They always try to work for the employee's betterment. They have a very organized training and development program for their employees. MTB always tries to design a

training program for the improvement of their employee's performances and overall productivity. They have also a training center. Their internal trainee is very skilled at designing training programs and providing detailed guidance based on supervisors' and department heads' recommendations. Furthermore, MTB offers staff options for advancement in their careers. Because of the COVID-19 epidemic, all training programs are organized using an E-Learning platform. And they are attempting to modernize the training in traditional method. MTB will be able to take the lead in the banking sector. MTB features a significant number of branches as well as knowledgeable workers. MTB also has to spend more money on excellent training programs that will increase staff productivity. As a result of this strategy, MTB will be able to compete with the other banks and establish a good position in the banking market. After considering all of the criteria, we can conclude that the bank's performance is primarily dependent on the successful transformation of human resources into actual resources.

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Appendix

Questionnaire of the Interview Process

1. What are the steps for developing a training program?

2. What is your opinion about the training program?

3. What is your satisfaction level after the training program? Satisfied or Neutral or Dissatisfied?

4. What kind of evaluation process followed after training?

5. What is the necessity of the evaluation process followed after training?

6. Did the training program and evaluation process meet your standard level?

7. Which platform did MTB used for the training program during Covid-19 situation?

8. What is your satisfaction level after the online training program? Satisfied or Neutral or Dissatisfied?