

Report On
The Influence of Training and Development Programs on Employee Performance of Nagad Ltd.

By
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19104177

**An internship report submitted to the BRAC Business School in partial
fulfilment of the requirements for the degree of
Bachelor of Business Administration**

BRAC Business School
BRAC University
May 2023

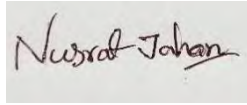
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Declaration

It is hereby declared that

1. While completing my degree at BRAC University, the internship report submitted is my own original work.
2. Except where properly cited through complete and accurate referencing, the report does not contain any previously published or written third-party material.
3. No material that has been accepted or submitted for another degree or diploma at a university or other institution is included in the report.
4. I/We have given credit to all major sources of assistance.

Student's Full Name & Signature:



Nusrat Jahan
Student ID- 19104177

Supervisor's Full Name & Signature:

Tanzin Khan
Senior Lecturer, BRAC University

Letter of Transmittal

Ms Tanzin Khan
Senior Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Internship report submission

Dear Miss,

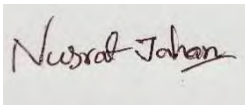
I'm writing this letter to accompany my internship report, "The Influence of Training and Development Programs on Employee Performance of Nagad Ltd" as a fastest-growing MFS." I consider myself fortunate to have had the opportunity to complete this internship and gain valuable real-world experience in the human resources industry.

It is my pleasure to share my findings and observations about Nagad Ltd.'s training and development, as well as a description of the procedure, current norms, and suggestions for improvement. I've worked hard to ensure that the report is thorough and that the data is presented in a clear manner.

I am confident that this report will provide an insightful analysis of the training procedures followed by Nagad Ltd's HR department, and I hope that it meets the department's expectations. I am grateful to my internship supervisor and the Nagad Ltd. HR team for their assistance and guidance.

I am grateful for the opportunity to assist Nagad Ltd. in its growth and development.

Sincerely yours,



Nusrat Jahan
Student ID- 19104177
BRAC Business School
BRAC University
Date: June 2023

Non-Disclosure Agreement

This agreement is made and signed by Nagad Ltd. and the assigned student (Nusrat Jahan, ID-19104177) at BRAC University

Acknowledgement

First and foremost, I would like to express my sincere gratitude to my faculty supervisor, Miss Tanzin Khan, Senior Lecturer at BRAC University, for her unwavering support and direction during the internship. Her suggestions and direction were extremely helpful in the creation of this report, and I am very appreciative of her for this.

For his invaluable support and direction in helping me complete this final internship report, I would like to extend my sincere gratitude to my supervisor, Mr. Md. Mahmudul Hasan, who served as the Head of HRBP & Rewards in the Human Resources department. He offered a format for this report that I am incredibly grateful for.

I would also like to extend my thanks to my colleagues, including Ms Smita Aparna, Mr I.S.M. Zakaria, Mr Abu Hasnat, Ms Nusrat Rabbani, Md. Tanvir Ahmed, Ms Shamima Nasrin, and Ms Zeba Mubashera, for their constant support and advice. Working with them was a truly memorable experience, and I am grateful for their contributions to my understanding of the tasks and the topic.

Executive Summary

In the modern world, training and development are the key components of a company's growth. It assists a business by educating and preparing its workforce to thrive in today's dynamic and fiercely competitive business environment. The company benefits from the introduction of fresh changes as well. This paper aims to clarify the part that training and development play in enhancing employee performance. Of all mobile financial services in Bangladesh Nagad is the fastest-growing one. The training and development program of Nagad is the sole focus of this investigation, which also aims to determine how this program affects the performance of its employees on a daily basis. In this work, qualitative analysis is used to examine the data collected. 52 of the 700 people working at the Nagad headquarters were interviewed for the paper. Of those 700 employees, 52 were selected at random to participate in the interview. In order to determine whether or not the training and development program at Nagad is successful, the first part of this study analyzes the characteristics of an effective training and development program. The next part of the study identifies the factors that contribute to strong employee performance, as well as the ways in which these factors were affected by the training and development program that was established by Nagad. The training and development program is effectively planned; yet, there are still certain areas in which it might be improved. There are also limitations to the paper. The largest limitation of this paper is that it is based solely on the Nagad headquarters and a few specific divisions and does not represent the industry as a whole. The majority of indicators suggest that Nagad has an effective training and development program, as demonstrated by the findings. The remainder of the paragraph demonstrates that training and development programs have a significant impact on these programs. Nevertheless, despite Nagad's training and development program, the business has room for advancement.

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Chapter 1: Overview of Internship

1.1 Student Information:

- **Name:** Nusrat Jahan
- **ID:** 19104177
- **Program:** Bachelor of Business Administration
- **Major/Specialization:** Double Major in Marketing & Human Resources Management

1.2 Internship Information

1.2.1 Period, Company Name, Department/Division, Address

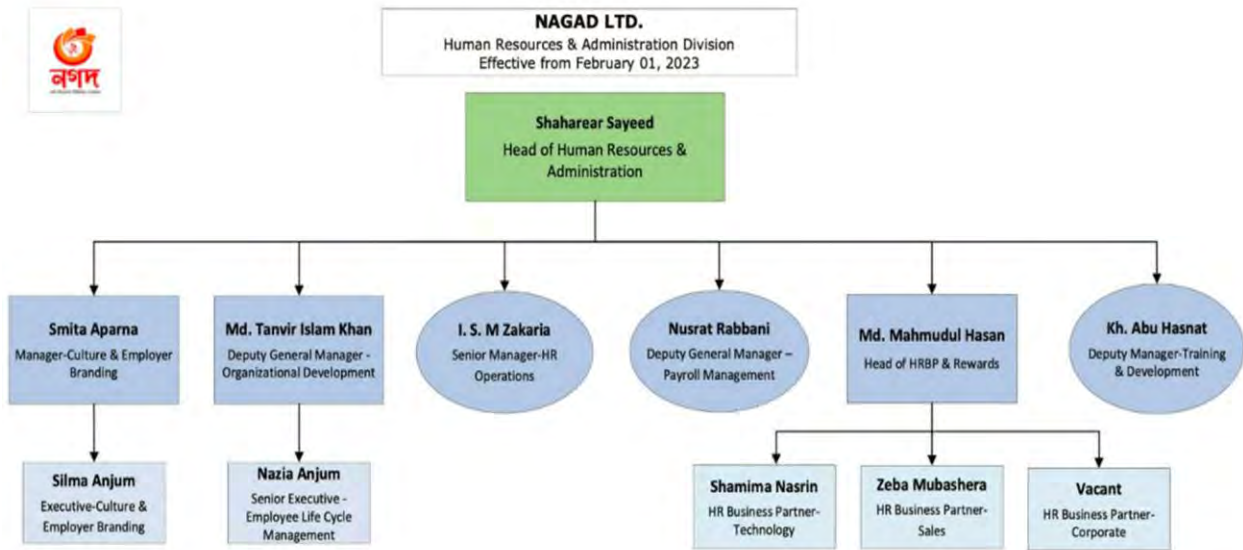
- **Period:** 4 Months (8th January to 30th April)
- **Company Name:** NAGAD LTD
- **Department:** Human Resource Department
- **Address:** Delta Dahlia Tower (Level 14), 36, Kemal Ataturk Avenue, Banani, Dhaka – 1213

1.2.2 Internship Company Supervisors Information

- **Name:** Md. Mahmudul Hasan
- **Designation:** Head of HRBP & Rewards
- **Department:** Human Resources Company: NAGAD LTD.

Brief introduction of the Human Resource Division of Nagad

As an intern, I held the position of Human Resource Business Partner in the Nagad human resources department. However, there are additional HR divisions within Nagad that collaborate to improve the human resource management process. The director of human resources leads the department of human resources. Under him, 4 department operates. The structure is demonstrated below:



This division's several components each have different duties. The following responsibilities are described.

HR-Business Partner (HRBP): I have gained professional experience through my current and past employment with the Human Resources Business Partner team. The acronym HRBP refers to individuals who serve as Human Resources Business Partners. The individuals in question are human resources experts who collaborate closely with an organization's business executives and supervisors to synchronize HR strategies and procedures with the organization's comprehensive goals and objectives. Human Resource Business Partners (HRBPs) serve as strategic allies to the organization and are accountable for formulating and executing HR schemes and undertakings that reinforce the business's strategy.

Human Resource Business Partners (HRBPs) are required to possess a comprehensive comprehension of the goals and objectives of the organization, along with the business landscape in which it functions. They collaborate closely with corporate executives to recognize talent requirements, create and execute talent management plans, and facilitate business transformation endeavours. Furthermore, HR Business Partners (HRBPs) are accountable for overseeing a range of human resources activities, including but not limited to employee relations, performance management, compensation and benefits, learning and development, HR compliance, and other HR functions as required to bolster organizational operations. The following outlines the duties and responsibilities of the HR Business Partner (HRBP) position at Nagad.

The HRBP's primary function is **talent acquisition**, or the process of designing and implementing programs to find, hire, and keep the finest possible employees. This includes determining staffing requirements, advertising openings, reviewing applications, holding interviews, and settling on an offer. When it comes to dealing with employee complaints, mediating disagreements, and fostering an overall healthy work environment, HRBPs are indispensable. Another thing is **HR compliance**, HRBP is responsible for ensuring that all of Nagad's policies and practices are in line with applicable employment laws and regulations and for keeping abreast of any changes that may be made. Human Resource Business Planning (HRBP) is an integral part of supporting **organizational transformation** activities including reorganizations, mergers, and acquisitions.

Culture and Employee Branding: The Department of Culture and employee identity keeps tabs on staff milestones such as weddings, birthdays, and anniversaries. Management throws birthday parties for workers, complete with gifts and treats, to show their thanks. Gifts are given to employees on special occasions like as holidays, birthdays, anniversaries, and the births of their children. It's reassuring to know that the Employee Branding Team is making an effort to inspire strong performance among Nagad's staff.

The culture and employee branding group does a lot of different things, like going to job fairs and college campuses to hand out resumes. The team also helps foster a positive culture by organizing and carrying out a variety of activities that are enjoyed by all employees. Friday afternoon activities that allow workers to relax and have fun with their coworkers at the end of the week can do wonders for corporate morale.

HR-Training and development: Training and Development workers work in HR and are experts at making, designing, and putting into action training and development programmes that help employees do their jobs better, learn more, and improve their skills. Since my project is about training and growth, I was able to work closely with this department. They are in charge of finding out what training workers need, making and delivering training programmes, and figuring out how well training is working.

Below are the duties and obligations of Nagad HR's training and development wing:

1. Needs Assessment: It is the job of HR-Training and Development workers to do training needs assessments to find out where the organization is lacking in skills and knowledge. This means figuring out where workers need training and development to be able to do their jobs well.

2. Curriculum Design: People who work in HR Training and Development are in charge of making training and development programs that meet the goals of the organization. Creating training tools, making instructional content, and making training modules and programs are all part of this.

3. Training Delivery: It is the job of HR-Training and Development workers to give employees training programs. This includes running training events in person and online, leading workshops, and coaching and mentoring people one-on-one.

4. Evaluating training: HR-Training and Development pros are in charge of figuring out how well training programs work. This means getting comments from the people who took the training, figuring out how it affected their job performance, and making changes to the training programs based on what they found.

5. Learning and Development: It is the job of HR-Training and Development workers to help employees continue to learn and grow. This includes making career development plans, setting up chances for job shadowing and cross-functional training, and giving people access to online instructional materials and other learning tools.

6. HR-Operations: When it comes to managing the administrative aspects of the employee lifecycle, HR Operations plays a crucial role within the Human Resources department. Functions including onboarding, offboarding, benefits management, HR compliance, and data management fall under this umbrella. Human resource operations managers are accountable for the quality, timeliness, and legality of all HR operations within an organization. The following are examples of what you may expect from your role as an HR Operations professional at Nagad:

New hires must be properly onboarded by HR Operations staff, who are in charge of ensuring that all the appropriate paperwork, orientation, and training have been completed. They make sure that new hires are properly integrated into the company.

When an employee leaves an organization, HR Operations specialists are in charge of the offboarding process, which includes conducting exit interviews, collecting any corporate property, and completing any necessary documentation. They make sure that everyone involved in the offboarding process acts professionally and courteously. Administration of employee benefits such as health insurance and retirement schemes are within the purview of HR Operations specialists. They oversee the enrollment process and respond to questions from workers about their benefits. Maintaining personnel records, handling HR transactions, and creating HR reports all fall within the purview of HR Operations specialists. They keep personnel information reliable, current, and safe.

1.2.3 Job Scope & Job Duties

Interning as a human resources business partner (HRBP) allowed me to get experience in a number of HR-related fields, from administrative support to employee interactions. I helped with things like research, policy and procedure recommendations, new hire orientation, and data analysis and reporting. I also coordinated closely with HR management to guarantee the department's and the company's aims were realized. I was given the chance to learn and gain experience in a variety of HR-related facets, and I was able to acquire useful information in the areas of employee relations, benefits, remuneration, and training and development.

- Helping to organize interviews, background checks, and orientation as part of the hiring and onboarding procedure Like CV Shorting and CV collecting.
- The process of verifying candidates' exam scripts for accuracy and calculating their overall score which is commonly referred to as shadow checking was a task.
- Contacting the candidates who were shortlisted and inviting them to participate in the next processes.
- The task involves the regular upkeep and management of employee records and files.
- Providing assistance with day-to-day human resources operations, such as responding to employee requests, resolving problems, and answering questions.

- Creating and administering employee engagement and employer relationships programs employee professional development and training are supported.
- Providing assistance with policy development and implementation.
- Ensuring that the firm complies with all regulations and legislation that are currently in effect.
- Taking part in the process of administering compensation and benefits.
- Creating reports on HR-related variables including employee turnover and engagement levels.
- Undertaking diverse administrative duties, including but not limited to organizing documents, inputting data, and preparing official paperwork.
- Assisting HR executives with day-to-day duties

1.3 Internship Outcomes

1.3.1 Student's Contribution to the Company

My collaboration with the Human Resources Business Partner, Organizational Development & HR Operations, and Culture & Employer Branding teams has likely facilitated the acquisition of a plethora of valuable skills and experiences. Enhancements in communication, decision-making, problem-solving, organizational skills, and comprehension of human resources procedures and functions are encompassed within this set of skills. Furthermore, I have had the occasion to enhance my comprehension of employer branding, employee engagement, and organizational culture. The author expresses a sense of fulfilment with their internship experience, noting the establishment of enduring relationships and the acquisition of competencies that are likely to prove advantageous in their future vocational pursuits.

The internship opportunity at Nagad's HR division, specifically in the HRBP wing, provided valuable learning experiences. The organizational culture fosters an inclusive and collaborative work environment, where individuals work collectively towards a common objective. I have had the opportunity to expand my knowledge and skill set. The opportunity to establish connections with prominent figures in the industry and gain insights from exceptional intellects is a priceless encounter. Through establishing professional connections with individuals possessing expertise and cultivating interpersonal connections, I anticipate that the knowledge and perspectives I have acquired will prove to be immensely advantageous for my forthcoming pursuits.

One of the notable advantages of interning at Nagad is the inclusive treatment of interns as integral members of the organization. This fosters a conducive environment for easy access to higher authorities and facilitates the sharing of valuable knowledge and experience with interns. This exerts a significant influence on shaping the future. The organizational programs comprise of various events such as the Sales Convention 2023, Employers' Birthday Celebration, Nagasaki World Cup Mania, and several others. An interview at the board level with the market leaders presents a valuable opportunity to engage with key decision-makers.

1.3.2 Benefits to the student

One of the most notable aspects of my tenure at the organization was the chance to collaborate closely with the HRBP team, as I have previously mentioned. During my internship, I gained extensive knowledge by actively participating in diverse human resources activities. Furthermore, I acquired significant practical knowledge across diverse domains that will prove advantageous in my prospective profession. These encompassed overseeing the recruitment and selection procedures, guaranteeing the efficacious onboarding of personnel with appropriate orientation, generating and preserving employee personal records, administering the formulation and renewal of employee contracts nationwide, screening and procuring resumes from blue-collar workers, preparing various office correspondences, enforcing organizational policies and protocols, and other related tasks. The matter was ultimately resolved in a favorable manner. Notably, Nagad

endeavours to provide an opportunity for interns to secure a position within the organization upon completion of their internship, provided they exhibit exemplary performance in the workplace.

1.3.3 Overcoming Challenges: Reflections on My Internship Experience

The company's rules and concerns about confidentiality precluded certain information from being obtained from the company, which posed the biggest challenges in creating this report. My internship report suffered as a result of the workload pressure and working from Maniknagor to Banani. Besides, recently I got engaged so life changed a lot nowadays. Moreover, I was only given a little amount of access and was simply supposed to help with procedures. Additionally, as an intern, I faced a number of difficulties despite the fact that all of my senior colleagues were extremely helpful in assisting me to comprehend the task. Another difficult aspect was adjusting to a new environment in which I had never worked before, such as 9-hour office shifts and multitasking. As I had never worked as a full-time employee before, it was initially overwhelming, but after a week, the friendly environment made it delightful. In addition, multitasking has taught me how to prioritize tasks according to their importance. I had to rely on the perspectives of the people who already worked at Nagad because I couldn't continually be there to watch and examine every procedure. As a result, the report is probably prejudiced. The ability to efficiently manage one's time presents a big challenge. During my three-month internship, it was challenging for me to devote enough time to preparing my report because of the intense workload and extended office hours.

1.3.4 Recommendations

Since I was an intern at Nagad, I was given the opportunity to participate directly in the company's hiring process. Despite this, there are a great many facets of human resources, including payroll, performance management, ERP, Employee Life Cycle, and many others. If I could investigate those topics, it would be an incredible opportunity for me to gain knowledge.

Chapter 2

2.1 Organization Part

History of NAGAD: In an effort to increase access to financial services for residents of rural areas and to promote the nation's expanding e-commerce sector, the Bangladesh Postal Service Office amended the Bangladesh Postal Service Act in 2010. Two new services, the Electronic Money movement System (2010) and the Postal Cash Card (2011), were launched in response to the modification to help with the quick, easy, and safe movement of payments. Due to its wide network of post offices, the Bangladesh Post Office serves as a facilitator for financial transactions and may accept electronic payments. On November 11th, 2016, Nagad joined the market as the third and last MFS in the nation. It is the nation's first MFS that is owned by the state. Approximately 10,000 post offices across the nation were equipped with the necessary infrastructure and equipment prior to the launch's official date of March 26, 2019. The service was run as a joint venture by Third Wave Technologies and the Bangladesh Post Office under the framework of a public-private partnership. 51% of the company was owned by the Bangladesh Postal Service and 49% by Third Wave Technologies.

According to an article published by The Financial Express in March 2020, ten months after the platform's first debut, in January 2020, Nagad purportedly attained a daily transaction volume of one hundred Crore Bangladeshi Taka. Within the first seven months of its operation, Nagad was able to acquire a larger number of users than the "Rocket" service offered by the Dutch Bangla Bank. The term "Rocket" was given to the MFS service that was provided by the Dutch Bangla Bank. The current daily transaction volume on Nagad is above 650 crore BDT, and the platform has more than 45 million users that have registered for an account. As a consequence of this, it is currently the second-largest MFS provider in Bangladesh, placing it directly in second place behind bKash.

Bangladesh has seen the fastest growth in mobile financial services (MFS) since the beginning of this year. When the government of Bangladesh started paying out various allowances via MFS. On the Prime Minister's orders, government monies affected by the coronavirus totaling BDT 1,256 crore were distributed in the month of May. Nagad made the largest single disbursement, amounting to BDT 425 crore. This was followed by bKash and Rocket, which combined for

earnings of BDT 365 crore and BDT 250 crore, respectively. Because of the government's intervention, Nagad has seen an increase in commercial activity. Nagad is now a merchant affiliate with over 12,000 different businesses as a result of the company's growth, including Meena Bazaar, Unimart, Bay Emporium, and Walton. A recent collaboration between Paper fly and Nagad allows customers to use Nagad to pay for orders they place with Paper fly. Paper fly is a business that provides package delivery services. Additionally, Nagad has worked with more than 500 different online shopping sites in order to take advantage of the recent growth in the e-commerce industry, which has been fueled in part by the recent pandemic. The total value of Nagad transactions in the e-commerce industry topped 100 crores after the month of April. Compared to the few crores that were transacted in March, this is a huge increase.

2.2 Introduction of the organization

In Bangladesh, the Bangladesh Postal Department introduced Nagad in March 2019 as a mobile banking service provider. The program enables users to carry out a variety of financial operations on their mobile handsets, including sending and receiving money, paying bills, buying airtime, and making online purchases.

The accessibility of Nagad is one of its primary characteristics. No matter, if they have a bank account or not, everyone with a mobile phone, can use it. With a straightforward layout that makes it simple for users to navigate and conduct transactions, Nagad is also incredibly user-friendly. The service also offers a sizable network of agents that can help clients with transactions and offer support when necessary. Security is one of Nagad's main advantages. Modern technology is used by the service to guarantee that all transactions are safe and secure. In order to prevent unwanted access to user accounts, security techniques like two-factor authentication, encryption, and others are used.

Nagad is highly competitive in terms of transaction fees, charging little amounts for the majority of transactions. For many customers who previously had to pay exorbitant fees to carry out comparable transactions through traditional banking channels, this has made it an appealing option. With a rising user base and a widening selection of services, Nagad has mostly established itself as a well-liked mobile financial service provider in Bangladesh. Its accessibility, use,

affordability, and security have all aided in its success, and in the years to come, it is anticipated to gain even more traction.

2.3 Policy of NAGAD

Nagad Ltd. prioritizes the protection of its Users and the information that its Users submit to customers, which is why the company has made this commitment. The way Nagad functions in this regard is explained in its Privacy Policy as well as its Terms and Conditions, which are referred to together as the "Agreement." When customers sign up for, access, or use the "Services" offered by the company, they agree to be governed by the terms and conditions of this Agreement. Individuals' confidential information kept in the system shall be utilized and disclosed in accordance with the terms mentioned in Nagad's Agreement.

The terms and conditions of this Agreement apply to any and all usage of websites, mobile applications, electronic communications, and/or other services, regardless of the reasons for utilizing those specific resources in the first place. It is possible that individuals will be requested to provide certain pieces of personal information, such as their National ID number, passport number, driver's license number, tax identification number (TIN), and/or information regarding their bank account, in order for the Platform to continue to function in an appropriate manner and reduce the likelihood of fraudulent activity, money laundering, and the financing of terrorist organizations. National Identification Numbers, Passport Numbers, Driver's License Numbers, and Taxpayer Identification Numbers (TINs) are all examples of such numbers. All information supplied is treated with the highest confidentiality and in accordance with this Agreement. In the context of this Agreement, "information" means any and all data, whether public or private, that identifies or can be used to identify a Platform User. For marketing reasons, Nagad may share, sell, or license customer information to third parties without the client's consent or knowledge. In order to deliver the services requested by the client, the firm may need to disclose some information to third parties, but it will only do so in accordance with the provisions of this Agreement. It is the user's obligation to review the privacy policies of any third-party websites used to access the Platform. Nagad expressly disclaims any responsibility for the actions and policies of any third party.

2.4 Organizational Structure

Nagad Ltd.'s management methods are intended to assure the company's success and future expansion. Among the main managerial practices are:

The management team at Nagad conducts strategic planning sessions on a regular basis to establish the company's long-term objectives and priorities. This will provide them a clear direction and help them stay focused on their goals.

The HR team at Nagad regularly monitors employee performance in order to conduct developmental assessments. It also helps the company pinpoint where employees excel and where they may use some extra help or training. The management team at Nagad follows a well-established decision-making process to ensure that all selections are made quickly and efficiently. They do this by soliciting input from workers and include key players in the decision-making procedure. Nagad's upper management values constant communication with workers. Company-wide meetings, internal emails, and feedback sessions are just some of the channels used to disseminate information and encourage two-way communication among employees.

Nagad encourages and supports its employees' pursuit of further education and training. This ensures that employees are well-equipped to meet the challenges of their positions and makes it simpler for the company to attract and retain top personnel. These are only some of the fundamental methods of management employed by Nagad Ltd. Nagad is able to continue providing high-quality services to its customers by strictly sticking to these policies and processes.

2.5 Competitors

Mobile financial services (MFS) are a growing sector in Bangladesh as more people have access to the convenience and security of online banking and other types of digital financial services. MFS, or mobile financial services, stands for this. Over 181 million accounts were controlled by thirteen different MFS companies in Bangladesh as of July 2022, a 16%

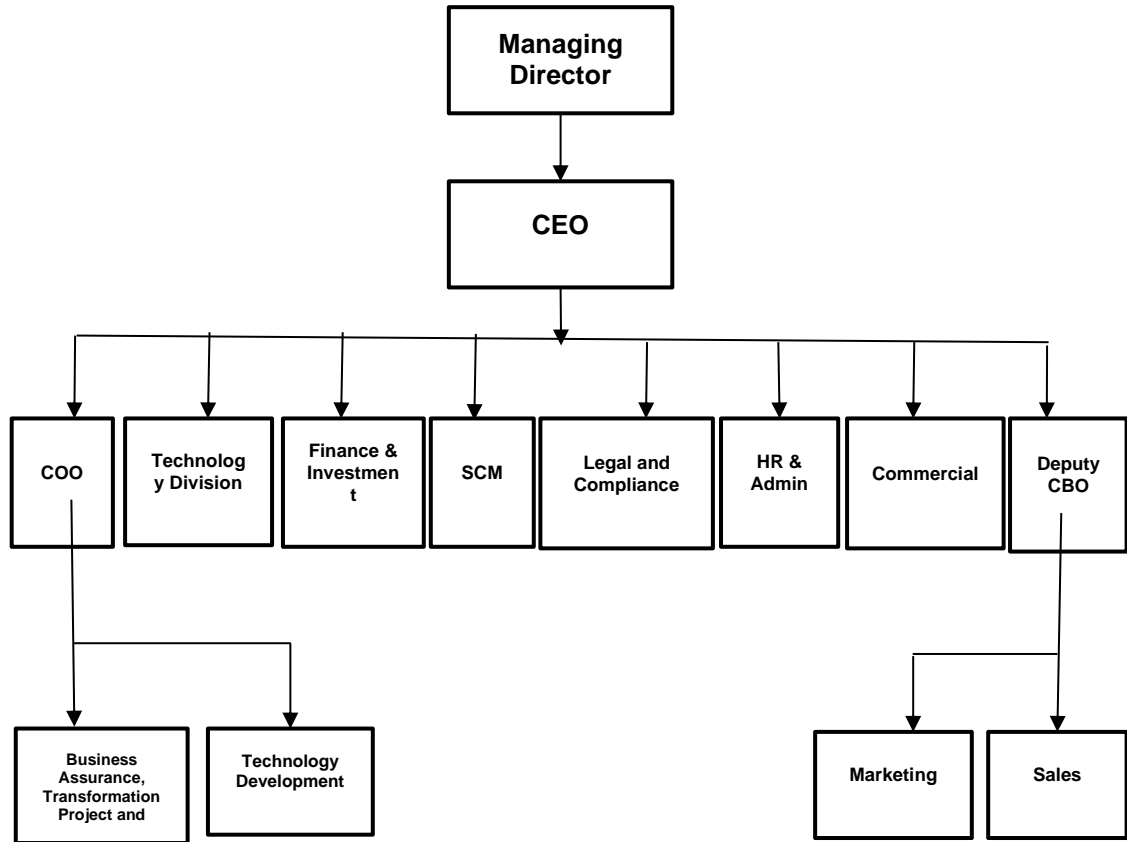
growth from the prior year. Financial inclusion and transactions made possible by the MFS in particular had a significant impact on Bangladesh's economy and financial operations during and after the COVID-19 Pandemic. The Bangladesh Bank has started issuing licenses for MFS in an effort to integrate the nation's inhabitants who do not have bank accounts into the main financial system. The MFS is interesting to governmental entities due of the variety of ways it can have an impact and produce income. MFS has grown tremendously since it was first founded, which may be ascribed to a variety of different factors.

Currently, it appears that the MFS corporation is operating in an authoritarian or oligopolistic competitive environment. An industry's participants are never benefited by this type of competitive climate; on the contrary, it poses difficulties for both long-established firms and up-and-coming competitors. The most significant suppliers of MFS are bKash, Nagad, Rocket, and SureCash, with each holding a market share of 39.9%, 18.1%, and 11.7%, respectively. The business has been able to increase the breadth of services it offers to consumers while also raising the quality of those services as a result of the quick growth of MFS's clientele. One might be excused for coming to the conclusion that the high expectations of consumers are the reason why companies in this industry are so financially successful.

The two most important participants in the MFS sector are without a doubt BKash and Nagad. Each and every day, these two businesses offer a wide range of services to their respective clients. Before drawing any conclusions about their position in the market, it's vital to keep in mind that more than 60% of all MFS transactions in the nation have been conducted through bKash and that more than 70% of all active users have bKash accounts. According to statistics on the industry's revenue, more than 70% of the market share is accounted for by bKash. It is now abundantly obvious that rivalry for market supremacy among various multi-finance institutions (MFIs) is still present. Examples include Rocket, SureCash, MCash, and Upay. bKash is the rival that offers the greatest risk to the company's future existence in the market, despite the fact that Nagad is still a relatively young business.

2.6 Organizational Structure

Organizational Hierarchy Chart-



Number of Employees: There is something in the vicinity of 700 employees at Nagad Ltd. Since starting its journey in 2019, the business has expanded significantly and gained enormous recognition as one of Bangladesh's best mobile banking services. The business has operated in Bangladesh since the start of its journey.

Main Office: Banani is the location of Nagad Ltd.'s principal headquarters and administrative offices. Maximum administrative and operational functions of the company are located in the Delta Dahlia Tower and the Abedin Tower respectively. Only one story

of the latter structure is dedicated to the technological department; the rest of the operations are carried out in the Delta Dahlia Tower.

2.7 Introduction of the departments

Human Resources and Administration: Recruitment of new employees, training of such employees, and ongoing support of said employees are just a few of the activities involved in managing human resources. As a result, Nagad Ltd.'s human resources division is in charge of a wide range of duties. These obligations include hiring new employees, keeping complete records of all personnel, and adhering to all applicable laws and standards. Employees can get in touch with the human resources division of Nagad Ltd. at any time during their employment with the business, including during the application process, start date, and leave.

In this company, the human resources division is also in charge of overseeing employee salaries. One of the ways the HR team helps the company succeed is by being able to offer managers and staff unbiased advice on personnel-related matters. This purpose can be achieved through project work, continuing staff help, and future strategic planning, among other things. The job fit people are hired, and the human resources division then goes above and beyond to make sure they are content and continue to succeed in their positions. Recruitment and administration, pay and benefits, learning and development, employee relationships, and performance management are a few of the most significant duties that fall under the scope of human resources management. They always go the extra mile to push the growth of the business and what is required of them, though. A wide range of various duties are under the control of the human resources division. To sustain morale and production, it is essential to have a sufficient number of people on hand at all times. No matter what sector a company is in, successful financial and operational outcomes depend on good management. Any particular company's administrative personnel plays a crucial function, yet they rarely receive the recognition they merit for it. Without this support, the organization would struggle to maintain stability and accomplish the objectives it has set for itself. Workflows can be managed more successfully thanks to the management

division's efforts, which frees up decision-makers to concentrate on more strategic tasks. Day-to-day duties are part of an administrator's job description because they ensure that the business continues to run efficiently.

Finance: The finance team's major role is to make financial decisions for both the company and its consumers. Nagad Ltd.'s financial department's efficiency is directly proportionate to the efficiency of its people. The responsibilities and functions allocated to a financial department determine both the organization and operation of the department. The financial department of an organization is responsible for successfully allocating capital and collecting funds. The division is in charge of monitoring both income and expenditures and ensuring that activities go on smoothly with fewer disruptions. Aside from the more usual functions of managing payroll, income, and expenditures, the finance department is also responsible for doing economic analysis to better influence strategic business choices.

Marketing: Nagad Ltd. is a big name in Bangladesh when it comes to mobile banking services. Nagad has made a name for itself in the business world by offering cutting-edge services, coming up with new solutions, and putting customer happiness first. Nagad has used a number of successful marketing strategies to reach its target audience and raise brand awareness.

Billboards are one of the best ways to advertise outside and have helped make Nagad a well-known brand in Bangladesh. This makes it possible for the organisation to talk to a wide range of potential buyers. Second, people in rural places and with lower incomes in Nagad use wall painting as a way to get their name out there. By the end of 2022, the company hopes that this channel will have helped its name recognition a lot. Third, Nagad uses the popularity of TV to spread its message by showing ads with famous people and celebrities. The ads for Nagad are mostly about how good their services are, how safe their clients are, and how quickly the business is growing. As a well-known provider of mobile banking services, Nagad gives its customers a number of special deals, such as discounts and cash-back bonuses. Because of this, both present and potential clients are more likely to use Nagad's services in the future. Nagad did a lot of marketing during the FIFA World

Cup to spread the word about its business and reach more people. Part of the effort to get people talking was to use TV ads, online ads, and social media marketing.

The campaign was a smashing success, allowing Nagad to advertise its services to a far bigger demographic.



During the FIFA World Cup, Nagad used on-site marketing to talk to fans. The place to watch the Dhaka University game was the most important. The matches brought people from all over the city together. Photos and videos of the site and arrangement went viral on social media, which made people more interested in Nagad. On-the-spot marketing helped Nagad reach a wide range of people and keep its brand image as a company that is innovative and knows what its customers want. Each of these plans was carefully thought out and put into action to help Nagad reach more people and promote its services. Nagad is in charge of mobile banking services in Bangladesh. He does this by using cutting-edge marketing techniques. Nagad also depends a lot on its network of more than 100,000 agents to get the company's name out there. Agents can use posters, brochures, and other forms of

advertising to tell clients about Nagad's newest deals and goods. The result is more people knowing about the company and more money coming in.

Commercial: The Commercial Department is in charge of jobs that have to do with sales in order to bring in customers. This area is in charge of the entire financial and administrative side of the business. Some of these are billing, collecting money, buying things, helping customers, keeping track of costs, managing information technology, and being in charge.

IT Infrastructure and Security: The information technology infrastructure of a company consists of all the networks, computers, and servers necessary to deliver information technology services. The capacity of a company's information technology framework to supply resources and services benefits both internal and external customers. Software application developers are one of the numerous sorts of firms that use IT infrastructure to increase productivity and value generation through the broad use of cutting-edge technologies. IT infrastructure is a must for software application developers in order to support their preferred development methodology. The goal of Nagad Ltd.'s IT infrastructure division is to give the company's many IT departments the supporting infrastructure and resources they need to manage the company's various technical assets from a single location. The ultimate objective is to provide scalability and security while also reducing downtime for the infrastructure as well as the product. The deployment, arrangement, and implementation of an IT infrastructure's components can be done in a variety of ways.

Business Assurance: A control structure that can adapt to changing circumstances and is capable of real-time monitoring is at the heart of business assurance. This framework is a solution since it helps businesses overcome these difficulties. Risk management, compliance with continuing rules, and good governance are stressed since they are fundamental to an organization's continued existence and success in achieving its goals.

Public Affairs: An organization's public affairs are the actions it engages in to oversee, manage, and plan the activities of its outside business partnerships. These could entail

things like going to meetings, working with other companies, etc. It blends methods from a variety of disciplines, including responsibility for society, communication, and management among others, into its methodology. A company's public affairs department is in charge of influencing public policy, building and maintaining solid connections with lawmakers, communicating with clients, and keeping track of such exchanges. This section is also responsible for recording all of these encounters.

2.8 Industry and Competitive Analysis

SWOT Analysis:

Nagad is a financial service provider that strives to maintain a competitive edge by continuously seeking innovative ways to improve its services. One common approach to assess a company's position in the market is to conduct a SWOT analysis, which involves analyzing the company's strengths, weaknesses, opportunities, and threats. During my internship at Nagad, I had the opportunity to observe the company's internal SWOT analysis.

Strengths: Nagad is a financial organization that exhibits innovation and possesses several notable strengths that differentiate it from other organizations in the industry. The company has gained a positive reputation among customers due to the high quality of their products, resulting in a favorable opinion of the company. The user's text highlights the strengths of the organizational body, including its robust HR standards, well-defined chain of command, and decision-makers possessing significant expertise. The statement suggests that the implementation of certain measures or practices can contribute to establishing an environment that is both secure and efficient. Nagad has been successful in attracting a significant number of users to their app through their digital advertising efforts. Nagad offers customers the option to access their services through either a code or an app. The financial system grants certain participants, with the aid of government assistance, fewer regulatory restrictions compared to others. This provides them with an advantage.

Weakness: The company seems to have some internal communication issues between its departments, but customers have reported positive experiences with the agents, describing them as reliable and exhibiting a high level of professionalism. The presence of fewer agents and merchants in comparison to competitors may result in extended wait times for customers. One potential solution for enhancing customer satisfaction is to increase the number of agents and merchants within the company.

Opportunity: Nagad offers a chance to participate in a developing market, where there is a rising presence of younger customers. The ability to utilize our skills to create customized, intelligent, and secure systems that meet the specific requirements of our clients is a source of excitement. The potential of Nagad presents an opportunity to revolutionize the way people engage with the market.

Threats: There are several potential threats that the online payment industry is currently facing. The rising number of competitors is posing a challenge for companies to maintain their competitiveness. Consumer attitudes towards traditional banking and online payments can pose a significant risk. An increase in transaction limits in cases of terrorism funding and money laundering could potentially pose additional risks. The possibility exists for news organizations to sensationalize stories or practice "Yellow journalism," which may cause panic and increase uncertainty.

2.9 Porter's Five Forces Analysis:

Porter's five forces



An excellent technique for analyzing a company's competitive environment is the Porter Five Forces Analysis. The threat of new opponents, the power of customers, the power of suppliers, the threat of alternative products, and the level of competition among current competitors are five different forces that are taken into account. A corporation can learn important information about its marketplace and develop plans to keep one step ahead of its rivals by examining each of these elements in detail.

- **Threat of new entrants:** Nagad, a mobile banking and financing service provider, faces a potential threat from new entrants in the industry. However, the company has the advantage of having trustworthy financial services companies supporting it and the Bangladesh Post Office as their service provider. This could potentially help Nagad overcome any challenges that may arise. The company has an established group of users and appears to have access to the necessary resources and regulatory compliance to continue growing. Nagad appears to have a favorable position that can enable it to sustain its dominance in this industry.
- **Threat of substitutes:** Although there are many alternatives accessible in the financial services industry, customers could be less likely to transfer owing to the difficulties of doing so. The price effectiveness of the replacement product could not be as advantageous to the buyer as the original product, and switching fees can apply. This knowledge is intended to be useful.
- **Bargaining power of customers:** The bargaining power of customers is significant, which is a fact in this sector of the economy. Buyers have a lot of leverage in this market. This occurs as a result of a number of variables, including the large number of consumers, the customers' preoccupation with obtaining the lowest possible price, the customers' ease in moving to a different product, and the cheap switching costs. This can result in a market that is more competitive, giving customers more ability to demand superior merchandise and services at cheaper prices. It is essential for a company to have an

understanding of these variables, as well as the willingness to bargain and deliver value to customers, in order to maintain a successful business.

- **Bargaining power of suppliers:** Nagad Ltd. benefits from being controlled by the Bangladesh Post Office, government management, as it is not subject to the bargaining power of suppliers. The reason behind the Post Office's ability to obtain resources at competitive prices is due to its accessibility to government assets. Nagad's access to competitive and cost-effective resources provides them with a potential advantage over other Mobile Financial Services (MFS) providers who may not have access to these resources.
- **Competitive Rivalry:** Although there is no direct competition in the industry, Nagad's current competitors are still competing to gain a share of the market. The individuals are attempting to establish themselves in the industry despite being unable to directly compete with Nagad's dominant position. The current situation has led to a rise in marketing efforts and innovation among existing competitors, as they strive to differentiate themselves from one another. The market has become more diversified as some competitors have started to specialize in different areas. Despite the relatively low level of competition, the current market players are actively seeking strategies to enhance their competitive advantage over Nagad and expand their market share.

2.10 Recommendations

In Nagad the practices they do to grow their business is very much appropriate for now but there are some suggestions I think they can consider to grow their business even more in future. For Example, the marketing they do for promotions, there they issue a big budget but I think they can reduce some budget from their and can implement that in their T&D process. Another thing they can increase their merchant and improve their customer services for customer and make their customers experience smoother to create a better and good impression among customers. Besides, by improving their strategic planning to gain more customers engagements and observing more what their competitor are doing and by introducing new technologies to improve the quality and service.

Chapter 3

3.1 Introduction: The purpose of this article is to investigate the connection between employee performance and the provision of training and development opportunities. Because of the increasingly cutthroat nature of today's business environment, organizations are constantly looking for new ways to boost the performance of their workforce. One of the most efficient ways to accomplish this objective is to participate in training and development programs. The objective of these programs is to equip workers with the fundamental competencies, areas of knowledge, and skill sets that are necessary for them to carry out the duties associated with their jobs in an effective and efficient manner. Development and training programs provide benefits not only to the organization but also to the personnel of that organization. Research has shown that giving employees regular opportunities for professional development and training can result in enhanced levels of engagement and motivation to carry out their job responsibilities. This in turn can contribute to higher levels of overall productivity. The aforementioned result leads to increased levels of job satisfaction, improved levels of work productivity, and a reduction in the number of employees who leave their jobs. Training and development programs have the potential to solve skill inadequacies and shortfalls within a workforce, leading to an improvement in the overall performance of the organization as a whole. It is essential to recognize that putting into action training and development programs requires significant commitments of both time and money as well as other resources from the businesses involved. In order to determine the usefulness of these programs, it is imperative that they be evaluated on a consistent basis. It is important for businesses to evaluate the effectiveness of their training and development programs in order to identify areas where improvements may be made and to determine whether the resources, they have invested are producing positive results in the form of improved employee performance and overall organizational effectiveness.

The company Nagad, which is based in Bangladesh and provides mobile financial services, serves as the primary focus of this study. Despite the fact that it was just established in 2019, the company has already achieved a tremendous amount of success in a relatively

short amount of time, becoming the second largest player in the mobile banking market in Bangladesh. The success of the organization may be linked to the emphasis it places on the education and growth of its workforce, which in turn enables those workers to achieve remarkable success in the sector. The numerous modalities of practice take up the bulk of the discussion in this book. This study's primary objective is to investigate the impact that training have on employee performance and how those training contribute to the general improvement of employees as a whole.

3.1.1 Background of the study:

A company's success relies on the efforts of its personnel. Several researchers (Benzing et al., 2009). Human resource development (HRD) studies for organizations have assumed a direct relationship between the training approach and a hierarchy of performance outcomes: learning, behavioural change, and performance improvement (Santos et al.,2006). There is evidence to suggest that when workers are both highly motivated and well-trained, businesses can flourish.

Learning and development opportunities provide workers with the knowledge and skills that increase production and productivity. It is impossible to overstate the value of training and development in increasing productivity, which is essential for any company to succeed.

Human resource management (HRM) includes training and development. Human resource management (HRM) encompasses the administration of workers within a business. Finding and hiring the most qualified candidates, then helping them grow professionally through mentoring and instruction, all fall under this category. Businesses that implement effective HRM policies and processes often see a rise in productivity, retention, and revenues. Human resource management training and development initiatives aim to better equip workers to do their jobs.

Employee performance is based on a number of elements, including motivation, job satisfaction, and expertise. Training and improvement programs might be useful for several reasons. Employees' levels of job satisfaction and motivation may rise as a direct result of a training program's success in improving their abilities. Employees' success on work and happiness in their careers may both benefit from participation in development programs.

There are a lot of upsides to investing in your staff's education and growth. When employees feel more capable and confident in carrying out their duties, they are more likely to report feeling satisfied in their jobs. Organizations may improve their retention rates (Cloutier et al., 2015) by investing in training and development programs for their staff. This is because workers are more dedicated to companies that support their careers. By helping workers acquire the knowledge and abilities they need to carry out their duties successfully, training and development programs can boost productivity.

Training and development programs not only improve morale and productivity, but also boost an organization's ability to compete in the market. To be competitive in today's market, companies must constantly adjust to changing circumstances and implement novel ideas. Employees might get more from training and development programs than just new information. This can lead to the creation of brand-new goods and services, better support for existing ones, and streamlined operations.

Organizations may be hesitant to engage in training and development programs despite the many advantages they provide. The cost of these programs is a major deterrent for potential participants. Research shows that the returns on investment in training and development programs are substantial. Investment in programs has been shown to benefit businesses in a number of ways, including increased productivity, lower turnover rates, and higher profits.

3.1.2 Statement of the problem:

In order to improve productivity, most businesses realize that investing in their employees' education and growth is a must. But it's crucial to look into how exactly training and development programs improve employees' productivity.

- Learn and gather insights about the education and growth programs of Nagad Ltd.
- To gain insight how individual employees respond to training and development opportunities and how well the T&D program facilitate the employees growth in Nagad.

- Learn how training and development contribute to a thriving business at Nagad.

3.1.3 The scope of the study:

The purpose of this research is to examine how Nagad Ltd., a major mobile financial services provider in Bangladesh, measures and improves the effectiveness of its training and development programs. This research aims to determine how training and development programs influence employees' performance on the job in terms of their abilities, knowledge, and motivation. The purpose of this research is twofold: first, to determine whether or not training and development programs improve employee performance, and second, to determine what elements contribute to the success of such programs.

In order to collect data for the study, a questionnaire will be distributed to a selection of Nagad Ltd. employees. Using stratified random sampling, we know the results will be representative of the whole workforce. The firm will conduct a poll to gauge workers' satisfaction with their own professional growth and development, as well as their perceptions of the company's efforts in this regard.

The research will also involve interviews with Nagad Ltd.'s management to better understand the company's approach to designing and delivering development initiatives. Furthermore, the effectiveness of the organization's current methods for training and development will be evaluated.

Since the study only took place in Nagad Ltd.'s headquarters, its results may not be applicable to other organizations. However, this research might provide light on how training and development initiatives at a mobile financial services company in Bangladesh effect the performance of their staff. The findings of this research will also aid Nagad Ltd. in optimizing its personnel development and training initiatives.

3.1.4 Purpose of the study:

This study aims to find out how well training and growth programs help workers at Nagad Ltd., which is the largest provider of mobile banking services in Bangladesh, do their jobs. The goal of the study is to find out what factors affect the success of training and development programs and how exactly these programs improve staff performance. The study also hopes to shed light on the specific steps that led to the success of these programs. For this study, information from both qualitative and quantitative sources will be gathered and analyzed using a mixed-methods research approach. The research results may be used by Nagad Ltd. to improve its training and development programs. These initiatives may boost productivity in the workplace and ultimately benefit the company's bottom line. Also, by clarifying how training and development programs affect employee performance in the context of a Bangladeshi mobile financial service provider, the study has the potential to add to the current body of information on the issue. This research has the potential to pave the way for future studies on training and development in a wide range of fields and settings.

3.1.5 Data Collection:

The study draws on data collected from both primary and secondary sources. Primary data was gathered through a questionnaire sent to employees in many divisions at Nagad's Gulshan, Ataturk Avenue, headquarters. Data from a variety of different research publications were compiled to supplement the existing content and help readers gain a deeper knowledge of the study and the significance of its findings. Google and other sources also contributed to the secondary data used in this analysis. In addition, Nagad assembled a sizable portion of the material and volunteered it as a contribution to this investigation with the approval of the establishment.

3.2 Methodologies

3.2.1 Research Design:

This study employs a mixed-methods design, incorporating quantitative and qualitative research techniques. The survey questionnaire used to gather data from employees was used to collect quantitative data. The qualitative data was gathered from websites, articles, and conversations with my line manager and Nagad Ltd. superiors. The investigation required data collection from both primary and secondary sources.

3.2.2 Sampling:

All of Nagad Ltd.'s employees from all of the company's divisions will serve as the paper's population. The company has somewhere around 700 workers. A random sample of 60 workers was chosen to represent the larger population and investigate the subject at hand. The success of any study of this type depends on the volume and the size of the population we are taking (Dermol V & Čater 2013). Given the available time and resources, this sample size is enough for obtaining a statistically significant representation of the population. The sample size of 60 workers is chosen using a straightforward random sampling method.

3.2.3 Data Collection:

To assure the quality of the analysis, data was gathered from both primary and secondary sources.

3.2.4 Primary Data:

Surveys and questionnaires were used to acquire the primary data. In order to get some hard numbers from the people who work at Nagad Ltd, a survey was made. The well-being of employees served as the independent variable, and employee retention served as the dependent variable, using the 5-point Likert scale I utilized. People's feelings, thoughts, and impressions can be quantified using a Likert scale, a popular type of rating scale. It's a set of assertions or questions to which you must provide a rating, typically from "strongly agree" to "strongly disagree," with varying degrees of agreement in between. Typically, the highest value is given to the "strongly agree" response and the lowest value is given to the "strongly disagree" response

when using a Likert scale. In order to analyze the data and draw conclusions about the participants' attitudes and beliefs, the numerical values are first utilized to establish a mean or average score for each statement or question. The level of contentment with the company's welfare offerings as perceived by its employees was evaluated using a 5-point scale in this research. It also looked at whether or not the company's welfare programs were sufficient to keep employees from leaving.

3.2.5 Secondary Data:

The data was gathered through a literature analysis on the effects of employee wellness programs on retention rates. The results were bolstered with additional information gleaned from the company's reports and records.

3.2.6 Data Analysis:

The data is analyzed descriptively in this study. The questionnaire was created initially. The papers used to compile the indications of a successful training and development program into the questionnaire are varied. Finding the indications that indicate the successful performance of a company, and demonstrating how Nagad's training and development program is influencing these indicators, completed the section on the influence of training and development.

Data from the survey is analyzed qualitatively to check for any glaring patterns that would indicate the lack of a strong training and development program at Nagad. The second half of the study demonstrates whether or not this training and development program actually helps the organization become more productive.

3.2.7 Ethical Consideration:

All respondents are assumed to have provided accurate answers; nevertheless, they are prohibited from revealing some proprietary information. From what I can tell, data has been slightly altered due to privacy concerns.

3.2.8 Limitation:

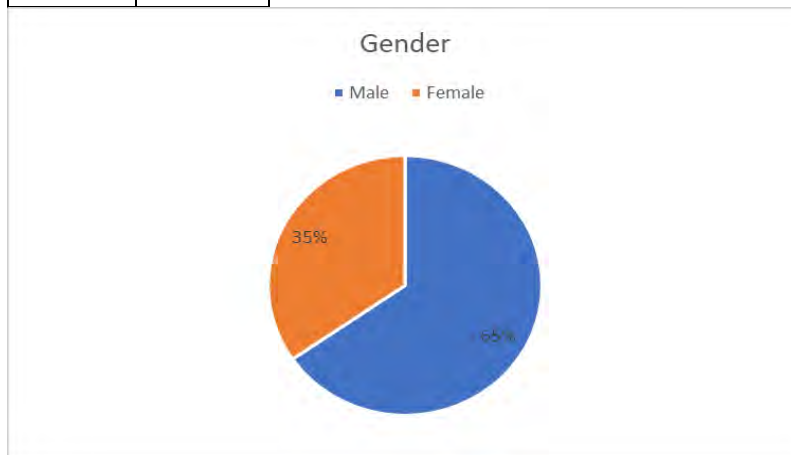
Since the research was only conducted with employees of Nagad and only in four of the firm's divisions—sales, marketing, commercial, and human resources—the respondent cannot be considered representative of the entire company or of all of the company's divisions.

3.3 Findings and Analysis

Demographic Characteristics of Respondents

Table 3.3.1 Gender of participants

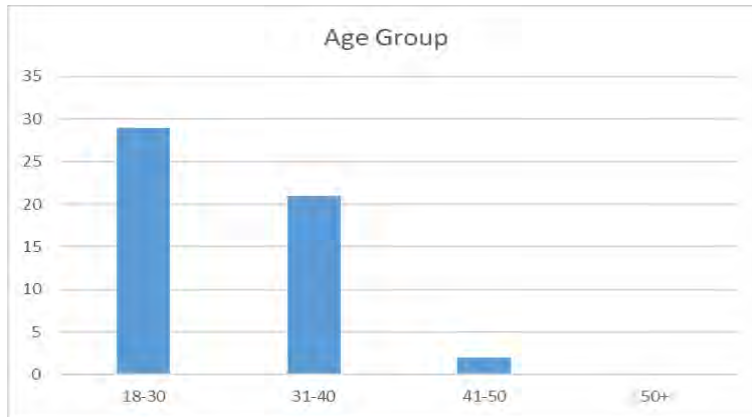
Male	34
Female	18



Interpretation: The majority of those who took part in this research project were male. More than 65% of the total participants were male, while the remaining participants were female. There was a total of 52 participants.

Table 3.3.2 Participant's age group

	18-30	31-40	41-50	50+
Age Group	29	21	2	0

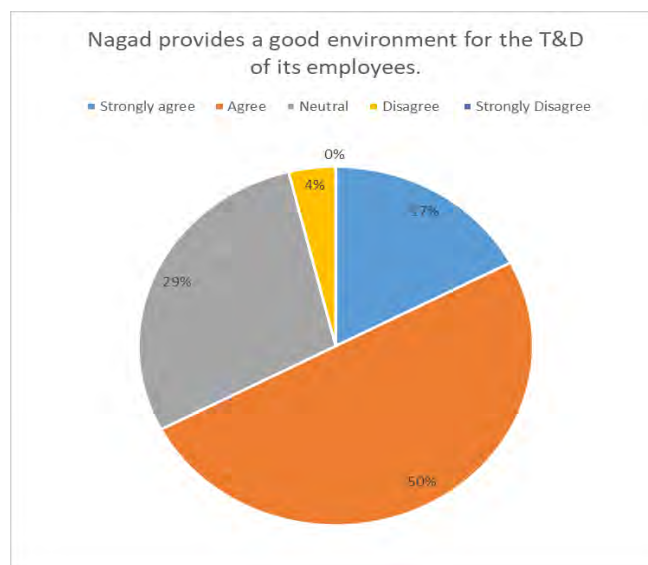


Interpretation: Individuals between the ages of 18 and 30 made up the bulk of the study's participants. Others are in the third to fourth age bracket. Those between the ages of 41 and 50 made up the smallest proportion of participants.

Analysis of training and development survey data.

Table 3.3.3 Nagad's environment for its employee training and development.

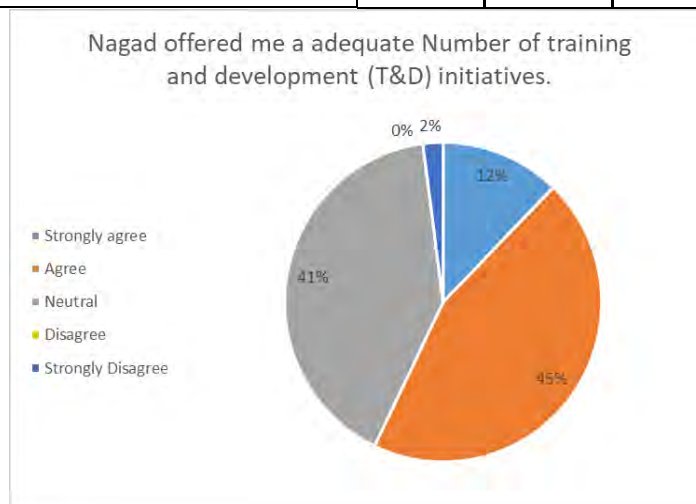
Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Nagad provides a good environment for the T&D of its employees.	9	26	15	2	0



Interpretation: The majority of respondents to the polled question on the training and development atmosphere at Nagad rated it as excellent. 35 of the 52 employees at Nagad agreed or strongly agreed that the company offers an excellent setting for professional growth and development. This data implies that Nagad's development and training programs are doing a good job overall. There may be potential for improvement in the training and development environment, as seen by the 15 employees who gave an indifferent response. Since so few workers strongly disagreed with the statement, it seems safe to assume that most Nagad employees are pleased with their professional growth possibilities. The success of Nagad's training and development initiatives may be gauged in part by the favourable reception their programs receive inside the company.

Table 3.3.4 Availability of Training and development programs

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Nagad offered me an adequate Number of training and development (T&D) initiatives.	6	22	20	0	1



Interpretation: This question seeks to determine, from the point of view of Nagad's staff members, how successful the company's overall environment for professional growth and development is. According to the findings, a sizeable percentage of employees, 67% (28

out of 42), were either fully or partially in agreement with the statement that Nagad provides a favourable atmosphere for their professional growth and development. This is a promising sign that the training and development programs offered by Nagad are successful in improving the abilities and expertise of employees. The percentage of staff members who provided a response that was neither positive nor negative was 48%, which suggests that there may be room for more development in the T&D environment. It is interesting to notice that just one person objected or was strongly against with the statement, which indicates that the great majority of employees at Nagad are pleased with the T&D activities that have been implemented there.

Table 3.3.5: Alignment of Nagads training and development program with its organizational goal.

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
T&D programs helped me clearly understand my organizational goals and expectations	8	23	11	8	2

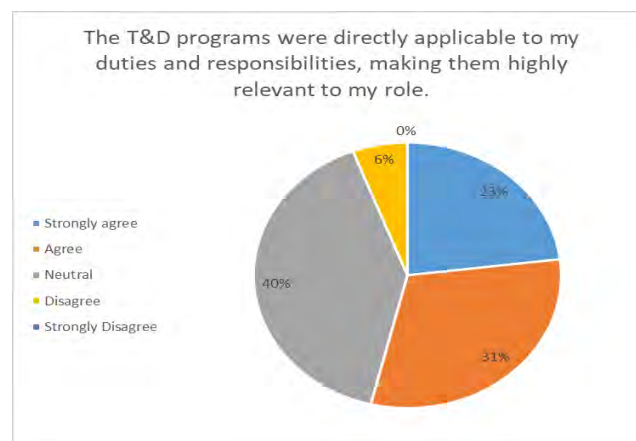


Interpretation: This question is intended to evaluate the efficiency of the training and development programs offered by Nagad in terms of their ability to make workers aware of the objectives and standards of the business. According to the findings, sixty percent of the employees

(31 out of 52) agreed or strongly agreed that training and development programs had assisted them in better understanding their organization's aims and expectations. On the other hand, a considerable percentage of employees (15 out of 52, or 29%) either disagreed or strongly disagreed with this statement, indicating that there may be some concerns with the effectiveness of T&D programs with relation to this particular aspect. In addition, 11 employees gave a neutral response, which suggests that there may be potential for development in the T&D programs to guarantee a better awareness of company aims and expectations.

Table 3.3.6: Applicability and relevance of Training and development on their day-to-day activity.

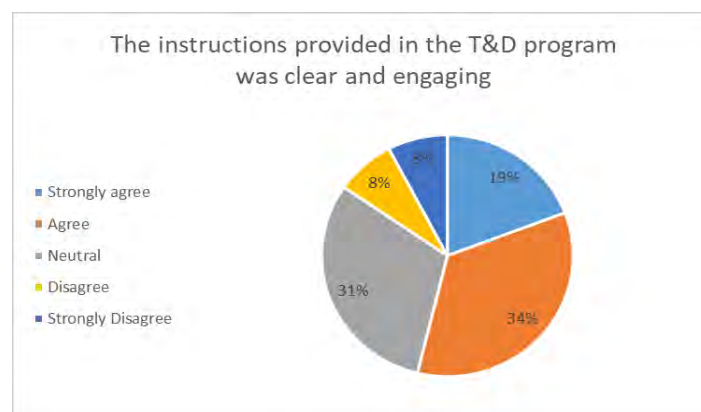
Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
The T&D programs were directly applicable to my duties and responsibilities, making them highly relevant to my role.	12	16	21	3	0



Interpretation: Nagad's training and development programs are evaluated here in light of how well they connect with workers' day-to-day tasks. Only 23% (12/52) of respondents felt very strongly that the T&D programs were very appropriate to their job obligations, while 31% (16/52) agreed that they were very applicable. The fact that 40% of employees (21 out of 52) gave a neutral response implies that quite a few people don't consider the T&D programs significantly appropriate to their responsibilities. Only 6% of workers (3 out of 52) disagreed, indicating that the T&D programs still remain relatively applicable to their roles.

Table 3.3.7: Employee engagement and clarity of training and development programs at Nagad.

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
The instructions provided in the T&D program was clear and engaging	10	18	16	4	4

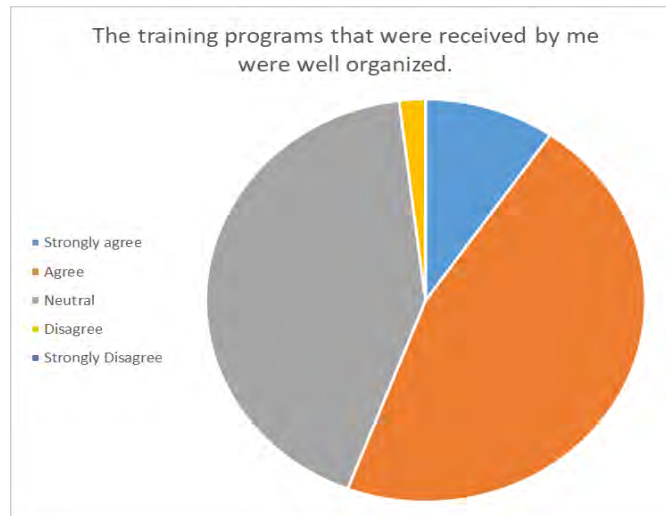


Interpretation: With this inquiry, we can evaluate how well our development and training initiatives at Nagad communicate our goals and objectives to our trainees. The data shows that 53% of workers (28 out of 52) strongly or somewhat agreed that the T&D program's instructions were clear and interesting. However, a sizeable percentage of workers (16/52, or 31%) gave an indifferent response, suggesting that the T&D programs should be made clearer and more interesting for their participants. In addition, 8% of workers (or 4 out of 52) disagreed on both counts, indicating that some people failed to find the instructions to be either clear or interesting.

Table 3.3.8: Training and development program's organization.

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
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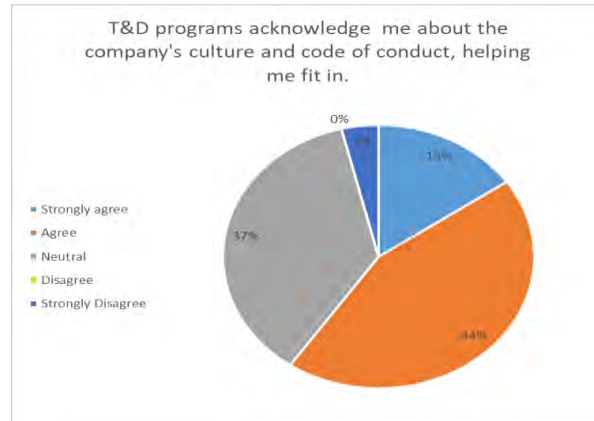
The training programs that were received by me were well organized.	5	24	22	1	0
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Interpretation: This inquiry examines how well-structured Nagad's training options are. We found that 56% of workers, or 29 out of 52, felt the training sessions they got were well-organized. Only one worker (2% of the total) disagreed, suggesting that the vast majority believed that the training sessions were well-structured. However, 22 workers (42%) gave a moderate response, suggesting that the training programs might use a few changes to their structure to guarantee that everyone involved finds it useful. According to the data, Nagad's training programs are typically well-received by the staff.

Table 3.3.9: Alignment of training and development with organizational culture and code of conduct at Nagad.

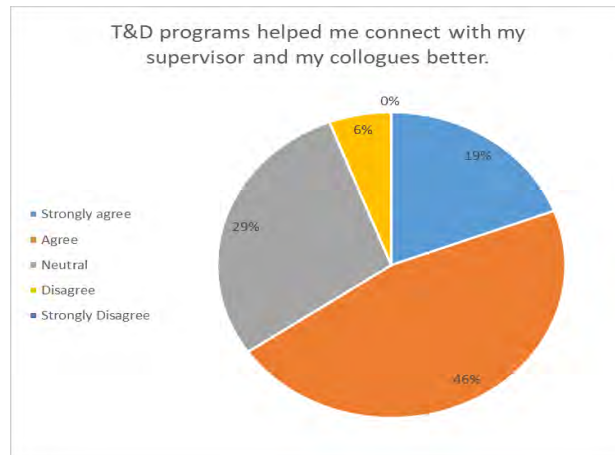
Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
T&D programs acknowledge me about the company's culture and code of conduct, helping me fit in.	8	23	19	0	2



Interpretation: This inquiry examines how well the T&D initiatives have prepared new hires to embrace the established norms and values of the organization. Approximately 61% of respondents (31 out of 52) agreed or strongly agreed that the training and development training had improved their familiarity with the company's values and ethics, facilitating their integration into the organization. However, 19 individuals (37% of the total) gave a lukewarm response, suggesting that there is room for improvement to guarantee that all employees believe the T&D training has helped them comprehend the organization's culture and code of conduct. In addition, just two workers (4% of the total) either strongly objected or disagreed, indicating that the T&D programs are successful in introducing workers to the company's culture and rules of conduct.

Table 3.3.10: Training and development program building employee connectivity.

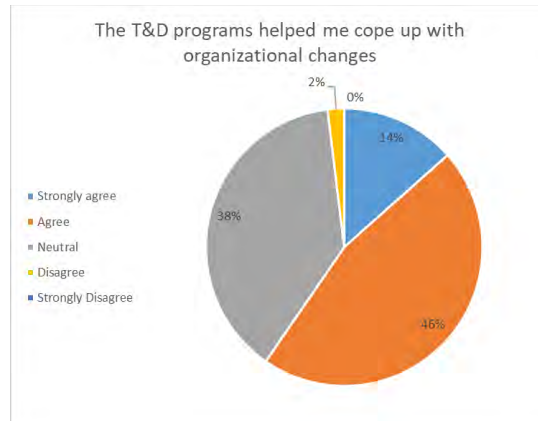
Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
T&D programs helped me connect with my supervisor and my colleagues.	10	24	15	3	0



Interpretation: This inquiry examines how well T&D courses have prepared workers to communicate effectively with their managers and coworkers. 34 out of 52 employees (65%) were both convinced and in agreement that the training and development initiatives had improved their relationships with their supervisors and coworkers. There were just three employees (6% of the total) who didn't think the T&D programs helped them connect better with their managers and coworkers. There is room for improvement in the T&D programs to guarantee that all employees believe they have been beneficial in helping them interact better with their bosses and colleagues, as 15 people (29%) reacted neutrally.

Table 3.3.11: Training and development program for coping with changes.

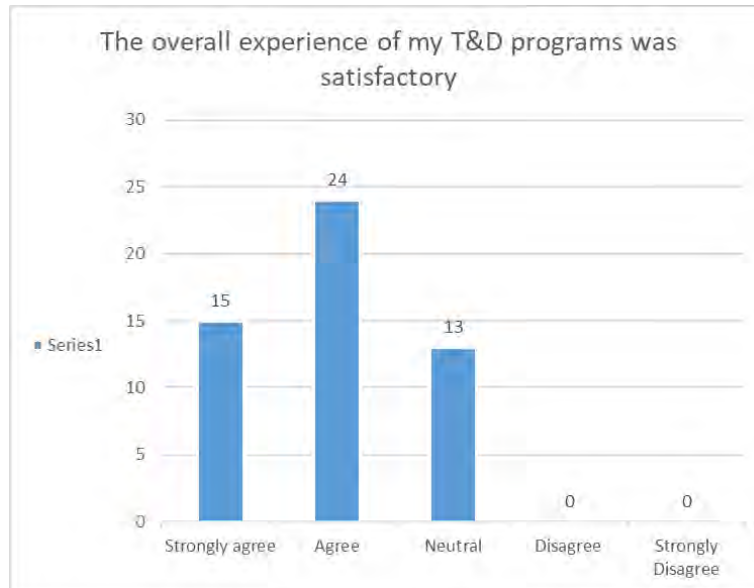
Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
The T&D programs helped me cope up with organizational changes.	7	24	20	1	0



Interpretation: The answer to this question can shed light on how well training and development initiatives have been at preparing workers for and responding to shifts in the workplace. Based on the data, 60% of respondents (31 of 52) or more felt that the T&D programs were helpful in adapting to organizational changes. According to the comments, training and development programs are only somewhat successful in assisting workers in adapting to the changes being implemented in the business. Twenty workers (38% of the total) gave a lukewarm response, suggesting that the T&D initiatives might have some fine-tuning to make sure that all workers see them as helpful in adjusting to organizational shifts. Training and development initiatives at Nagad appear to assist people adapt to new work environments, according to the data.

Table 3.3.12: Overall satisfaction of employees of Nagad with its training and development programmed

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
The T&D programs helped me cope up with organizational changes.	7	24	20	1	0



Interpretation: This question looks at how happy Nagad's workers are with their training and development programs as a whole. Most employees (39 out of 52, or 75% of the total) either strongly agreed or agreed that their general experience with T&D classes was satisfactory. This is a good sign because it shows that most workers are happy with their T&D plans. None of the workers disagreed or strongly disagreed with this claim, which shows that the T&D classes are well-liked. Overall, the data show that most Nagad workers think the training and development programs are good.

The question "The general experience of my training and development initiatives was excellent" measured how happy Nagad workers were with their T&D programs as a whole. The results show that most workers (75%) agreed strongly or thought that their general experience with T&D programs was good (39 out of 52). This is a good sign because it shows that most of the workers are happy with the training and development programs the company offers.

The lack of conflict or significant disagreement also shows that the training and development initiatives at Nagad don't have any major problems or worries that need to be fixed. The fact that so many people agreed shows that the training and development initiatives are meeting the workers' wants and expectations.

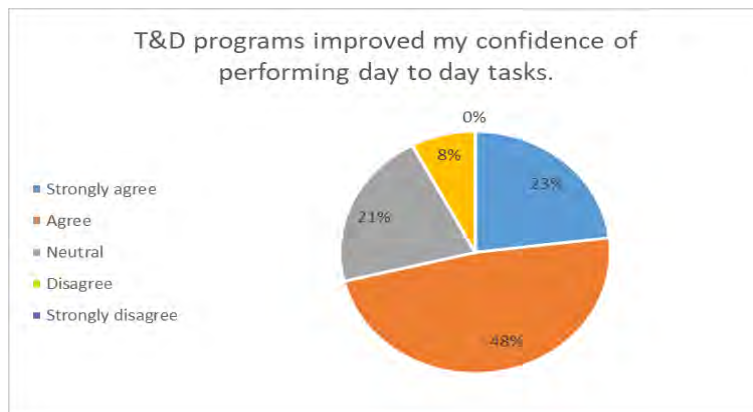
Overall, the positive answers to this question show that Nagad has done a good job of giving its workers T&D classes that meet their needs. This can have a lot of benefits, such as better employee

performance, making employees more engaged and likely to stay with the company, and improving the general effectiveness of the business. It is important for the organization to keep offering productive and satisfying T&D programs to help its workers grow and improve.

Evaluation of how employee training and development affects productivity.

Table 3.3.13: Training and development on boosting employees’ confidence to perform better.

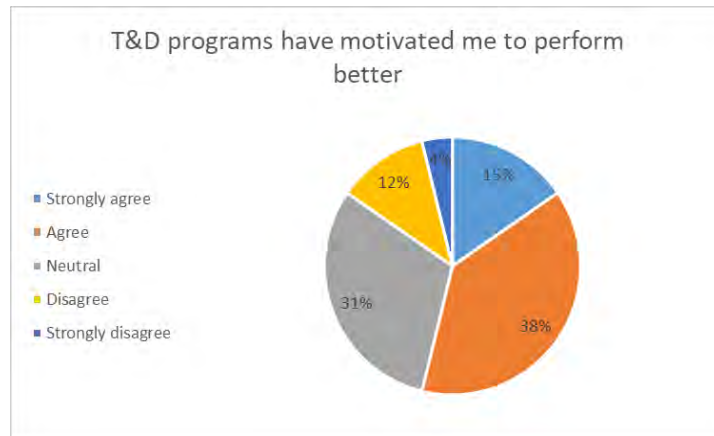
Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
T&D programs improved my confidence in performing day-to-day tasks.	12	25	11	4	0



Interpretation: The purpose of this study is to determine if Nagad's training and development initiatives have succeeded in boosting staff members' self-assurance in their ability to carry out their regular duties. According to the findings, 71% of workers agreed or strongly agreed with this assertion. The fact that just a minority of workers expressed disapproval or indifference to this remark is indicative of the T&D programs' efficacy in boosting morale. A considerable boost in morale may be attributed to the T&D programs if approximately a quarter of workers strongly agree with this assertion. Furthermore, the large number of employees who acknowledged the claim demonstrates that the training and development initiatives have assisted in improving employees' perceptions of their own competence in their respective jobs.

Table 3.3.14: Training and development in employee motivation.

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
T&D programs have motivated me to perform better	8	20	16	6	2



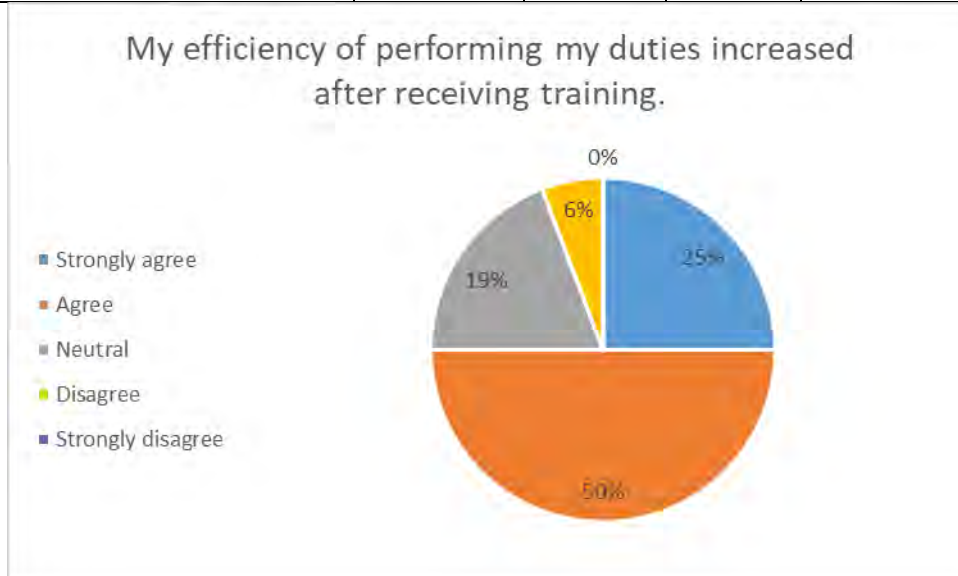
Interpretation: Based on what people said, it's clear that the training and development initiatives have helped to keep workers motivated. Even though only 15% of workers were fully in agreement that the programs made them want to do a better job, most of them (38%) still agreed. On the other side of hand, 12% of employees said they didn't feel inspired by the programs, and 4% said they strongly didn't.

It's important to remember that motivation is affected by more than just training and development programs. For example, job happiness, work-life balance, and the general culture of the company can all have an effect on motivation. But the fact that almost half of the people who responded thought that the training and development offerings have made them more motivated shows that these programs are helping to make Nagad a good place to work.

Table 3.3.15: Influence of training and development in employee efficiency

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree

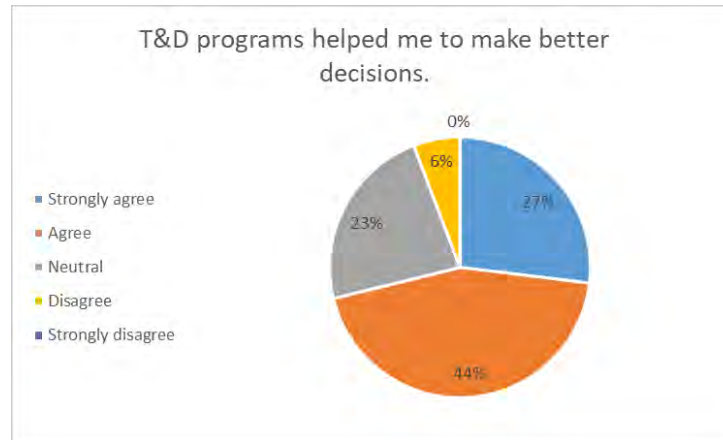
My efficiency of performing my duties increased after receiving training.	13	26	10	3	0
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Interpretation: Seventy-five percent of respondents expressed agreement or strong agreement that they were better able to carry out their responsibilities as a result of their training. They were better able to carry out their responsibilities as a result of the T&D programs they participated in. A minority of responders (6% to be exact) still voiced their disagreement with this remark. It might be instructive to delve further into the causes of why certain respondents did not experience an increase in efficiency following training.

Table 3.3.16: Training and development in employee’s better decision making

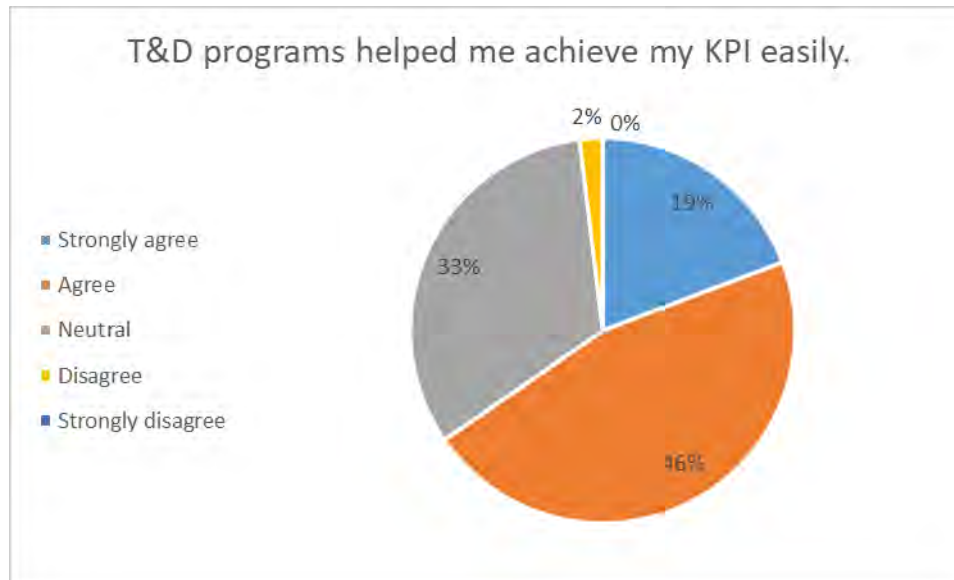
Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
T&D programs helped me to make better decisions.	14	23	12	3	0



Interpretation: It appears that the majority of those surveyed either strongly agreed or agreed with the claim, "T&D programs assisted me make better decisions," with 37 out of 52 respondents (71%) offering a favorable reaction. Six percent of respondents also said they strongly or somewhat disagreed with the statement. This data implies that the T&D programs were successful in enhancing participants' ability to make sound choices. Almost a quarter of respondents was ambivalent, though, suggesting that the training and development programs may not have had much of an effect on the participants' ability to make sound choices.

Table 3.3.17: Training and development in achieving KPI

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
T&D programs helped me achieve my KPI easily.	10	24	17	1	0

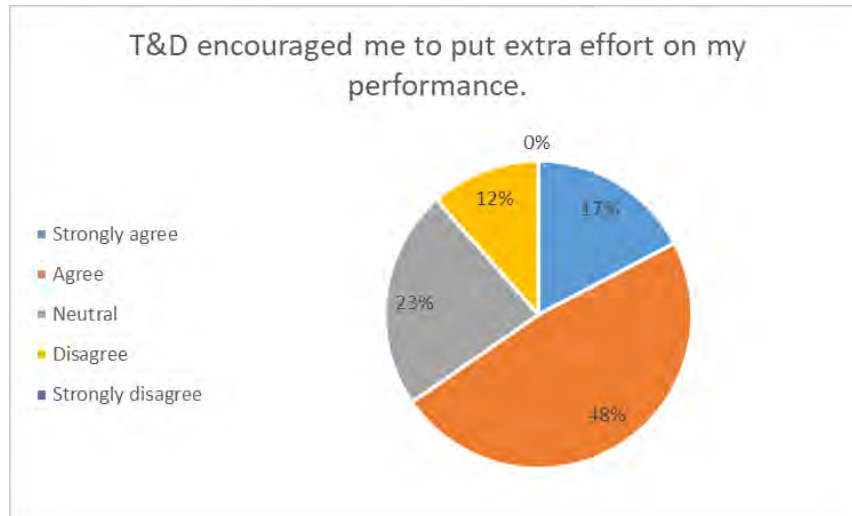


Interpretation: The feedback suggests that the T&D initiatives have benefited the workforce as a whole. Many survey takers agreed or strongly agreed that the training increased their assurance, enthusiasm, and productivity on the job. Furthermore, many said that the training improved their ability to make sound choices.

On the other hand, answers were more muted when asked whether or not the T&D programs aided in the attainment of key performance indicators, with a somewhat larger number of employees agreeing with this statement. There may be a need for additional, specialized training sessions to help staff members achieve their KPIs.

Table 3.3.18: Training and development as an encouragement to perform better.

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
T&D encouraged me to put extra effort on my performance.	9	25	12	6	0

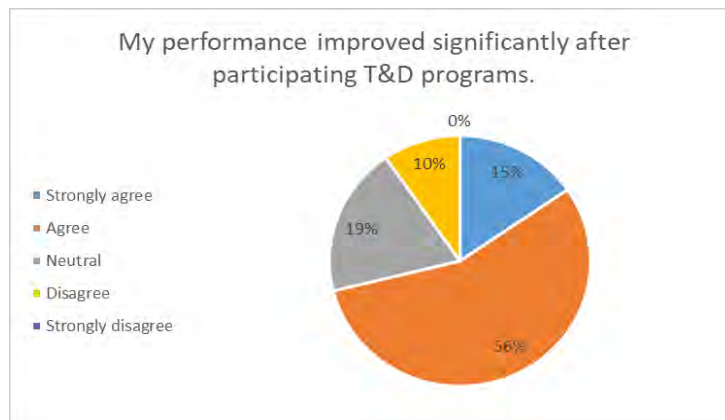


Interpretation: The majority of respondents seemed to agree or strongly agree that T&D programs boosted their self-assurance, inspired them to work more, and enabled them to make wiser choices. When asked whether or not T&D programs increased productivity and made it simpler to meet KPIs, respondents were more ambivalent.

None of the questions earned a "strongly disagree" or "strongly agree" answer, which is important since it shows that the T&D programs were well-accepted by the participants.

Table 3.3.18: Training and development as a determinant of better performance

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
My performance improved significantly after participating T&D programs.	8	29	10	5	0



Interpretation: Based on the poll results, most of the people who answered agreed or strongly agreed that the company's T&D programs helped them get better at their jobs and learn new things. In particular, many participants thought that the T&D classes helped them understand the organization's culture and code of behaviour, interact better with their coworkers and managers, and deal with organizational changes.

A large number of respondents also agreed that the T&D classes helped them feel more confident in doing day-to-day jobs and gave them the motivation to do better. But some of the subjects answered these questions in a neutral or negative way, which showed that the T&D programs didn't have a big effect on their performance.

Most of the respondents thought that the T&D programs helped them reach their key performance indicators (KPIs), but a large number of users gave a neutral or bad answer to this question. It's crucial for the business to find out why some workers didn't think the T&D programs made a big difference in their KPIs and do something about it.

Analysis of the findings:

The study shows that Nagad's training and development program has made its workers better at what they do.

- Based on the tables, 39 out of 52 people, or more than 75%, think that Nagad has a good program for training and growth.
- More than 72% of them think that it helps them do better at their jobs. Most of the things that were used to measure how well the program worked gave good results. This shows that Nagad's training and development programs are well thought out and appreciated by the workers.
- The program's good effects on the workers are likely to lead to better job performance and efficiency for the company as a whole. But the study also shows that there are ways the training and growth program could be better.
- Most of the volunteers agreed that the program worked, but some of them didn't have a strong opinion either way. This shows that there are still ways Nagad could improve its training and development programs to make them even better.

- In the second part of the study, it was discovered that most of the people who took part thought that training and growth helped them do better at work and in their daily lives.
- According to the results of the questionnaire, on average, more than 70% of people in each measure agree that their work has improved a lot after going through a training and development program. This shows that the training and development program that Nagad has put in place has helped the workers grow and develop professionally.
- Some of the people who took part in the study were not sure how they felt about training as a way to motivate employees. This means that, even though the training and development programs are well-run, Nagad needs to put more money into them to get employees excited about their jobs.
- Motivating employees is a key part of making sure the training and development program works. When workers are inspired, they are encouraged to take part in training and development, which can help them do their jobs better and make more money. Nagad might want to put more money into its training and development program to make its employees more driven.

Recommendations

Nagad has a very busy and effective training and development program. Even though it was a relatively new business in Bangladesh, it set a standard for training and growth. But there is always room for improvement in every business. Since I've been paying close attention to Nagad's training and development programs, I'd like to make the following suggestions:

- During the training and development program, they can put in more effort to improve dialogue.
- During the training and development program, they can put in more effort to improve communication.
- Alternative to just training, Nagad can help employees learn the skills they need to grow by buying them, online classes.
- They should add technology to the training program to make it more interesting and get people involved. This could include e-learning, game-based learning, virtual reality, augmented reality, and social learning tools.

- They can have more ways to customize their learning experience to fit their wants and tastes. This can be done with adaptive learning tools, customized material, and different ways of delivering it.

Limitations

When doing research, there will inevitably be some kind of restriction. This piece of writing does not make a difference. The following is a list of some of the deficiencies that I discovered when reading this article:

- The research was conducted with a limited number of participants hailing from one or more distinct sub-divisions of Nagad. The survey result that can be seen in this article only reflects a tiny section of the overall view as a direct consequence of this. Although the survey result is accurate for this particular firm, it fails to reflect the whole industry.
- As a business intern, I have a busy daily schedule, which makes it difficult for me to hand in the report on time. Despite the fact that three months is not enough time to gain knowledge about all of the business's ideas and processes, the reliability of the study was not compromised in any way as a result of these restrictions.
- As part of the human resources department, training and development deals with a lot of sensitive information that can't be shared publicly.
- Only four of Nagad's many divisions are covered by this research; the rest of the divisions are ignored.

Conclusion

The most significant factor in the development of an organization is training and development. Employees' confidence is boosted, their motivation is increased, and they are given more autonomy as a result. It motivates workers to do their best for the firm and gives them the tools they need to stay current with the most recent developments in technology and fashion. It teaches individuals to make more informed decisions by giving them the data they need to pick the best option. However, not all training and development programs are successful unless they meet certain criteria. A company's first responsibility is to foster an environment conducive to the professional development of its personnel. You should only engage in well-thought-out training and development programs with clear objectives. The effectiveness of a company's training and development programs depends on their relevance to the company's larger mission. Programs should be supportive and help individuals develop into their full potential. Its other purpose is to facilitate improved communication amongst workers. Considering Nagad's brief history, it is remarkable how far the company has come in terms of its training and development program. It offers an effective training and development program that inspires employees to perform to the best of their abilities. Additionally, it helps them become a better employee overall. Although incredibly advanced, the training and growth of Nagads have a long way to go before reaching its full potential.

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Appendices

Study Questionnaire

(N.B.: The study will be fully confidential and will be used for academic purposes only)

Name:

Division:

Gender:

Age group: a) Male Female b) 18-25 years c) 40-50 years d) Above 50 years

Training and Development

Serial No	Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1	Nagad provides a decent environment for the T&D of its employees.					
2	Nagad offered me an adequate series of training and development (T&D) initiatives.					
	T&D programs helped me to understand my organizational goals & expectations					
3	The T&D programs were directly applicable to my duties and responsibilities, making them highly relevant to my role.					
5	The instructions provided in the T&D program was clear and engaging					
6	The training programs that were received by me were well organized.					
7	T&D programs acknowledge me about the company's culture and code of conduct, helping me fit in.					
8	T&D programs helped me connect with my supervisor and my colleagues.					
9	After the T&D program, the trainers provided me with					

	sufficient assistance in applying what I had learned.					
10	The T&D programs helped me cope up with organizational changes.					
11	The overall experience of my T&D programs was satisfactory					

Serial No	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	T&D programs improved my confidence of performing day to day tasks.					
2	T&D programs have motivated me to perform better					
3	My efficiency of performing my duties increased after receiving training.					
4	T&D programs helped me to make better decisions.					
5	T&D programs helped me achieve my KPI easily.					
8	T&D encouraged me to put extra effort on my performance.					
9	My performance improved significantly after participating T&D programs.					

Response to the survey

name	division	Has good overall a good environment for the TMO of the employees.	Helps to offer a support, flexible of training and development (TMO) initiative	TMO program helped or clarify in the work of organizational goals and expectations.	The TMO program was clearly applied to any departmental responsibilities, leading to highly relevant to my role.	The TMO program provided for the TMO program was clear and engaging.	The training program that was conducted by new staff is general.	TMO program is not clear on about the company's culture and value of conduct, helping on this.	TMO program helped to meet with my supervisor and my colleagues.	The TMO program helped to improve my organizational design.	The overall reputation of my TMO program was satisfactory.
IMI, M. Hasmudul Hasan	Human Resource	Strongly agree	Agree	Strongly agree	Strongly agree	Strongly agree	Strongly agree	Neutral	Agree	Neutral	Strongly agree
Smita Aparna	Human Resource	Neutral	Strongly disagree	Disagree	Agree	Agree	Neutral	Agree	Neutral	Neutral	Neutral
Silma Anjum	Human Resource	Agree	Strongly disagree	Agree	Neutral	Strongly disagree	Agree	Neutral	Strongly agree	Agree	Strongly agree
Hasnat Rahman	Human Resource	Agree	Neutral	Agree	Strongly agree	Neutral	Agree	Strongly agree	Disagree	Neutral	Agree
IMI, Saifur Sayeed	Human Resource	Strongly agree	Neutral	Agree	Neutral	Agree	Agree	Agree	Neutral	Strongly agree	Agree
Zeba Nishara	Human Resource	Disagree	Agree	Agree	Neutral	Agree	Agree	Agree	Neutral	Neutral	Neutral
Bisali Roy	Human Resource	Agree	Agree	Disagree	Neutral	Agree	Neutral	Agree	Strongly agree	Neutral	Agree
Samia Anjum	Human Resource	Agree	Agree	Agree	Strongly agree	Neutral	Agree	Agree	Agree	Neutral	Neutral
U.S. MZakaria	Human Resource	Neutral	Neutral	Agree	Neutral	Strongly disagree	Agree	Neutral	Strongly agree	Agree	Agree
Tharvik Isam	Human Resource	Neutral	Agree	Neutral	Neutral	Agree	Agree	Agree	Agree	Agree	Strongly agree
Nazia Rahman	Human Resource	Agree	Neutral	Agree	Neutral	Agree	Neutral	Neutral	Agree	Agree	Agree
Sabbir Rahman	Sales	Neutral	Neutral	Agree	Neutral	Strongly agree	Agree	Neutral	Strongly agree	Agree	Neutral
Ahliqur Rahman	Sales	Strongly agree	Strongly agree	Strongly agree	Strongly agree	Strongly agree	Neutral	Agree	Neutral	Neutral	Strongly agree
Atra Ibtat	Sales	Agree	Neutral	Disagree	Neutral	Disagree	Agree	Neutral	Agree	Agree	Neutral
Thahidul Islam Shanto	Sales	Agree	Agree	Agree	Agree	Strongly disagree	Agree	Agree	Strongly agree	Agree	Strongly agree
Rifat Rayhan	Sales	Agree	Neutral	Agree	Neutral	Agree	Strongly disagree	Strongly agree	Agree	Agree	Agree
Thajimul Habib	Sales	Agree	Strongly agree	Agree	Agree	Neutral	Neutral	Agree	Neutral	Neutral	Agree
IMI, Alimuzzaman	Sales	Neutral	Neutral	Agree	Strongly agree	Strongly agree	Neutral	Neutral	Disagree	Agree	Neutral
IMI, Akib Hasan	Sales	Strongly agree	Agree	Neutral	Neutral	Neutral	Agree	Agree	Strongly agree	Neutral	Strongly agree
Tharvir Hossain	Sales	Agree	Neutral	Agree	Agree	Neutral	Agree	Neutral	Neutral	Neutral	Neutral
Sakib Moinud	Sales	Agree	Strongly agree	Strongly agree	Neutral	Neutral	Neutral	Agree	Agree	Agree	Strongly agree
Rakib Hasan Turjo	Sales	Agree	Agree	Disagree	Agree	Agree	Strongly agree	Neutral	Neutral	Neutral	Agree
Mohamud ul Hasan	Sales	Strongly agree	Agree	Agree	Agree	Agree	Neutral	Agree	Strongly agree	Strongly agree	Neutral
Saif	Sales	Agree	Neutral	Agree	Strongly agree	Neutral	Agree	Strongly agree	Agree	Disagree	Agree
Asib Chowdhury	Sales	Neutral	Agree	Neutral	Agree	Strongly agree	Strongly agree	Agree	Agree	Agree	Strongly agree
Asif UzZaman	Sales	Agree	Neutral	Agree	Agree	Strongly agree	Agree	Agree	Neutral	Neutral	Agree
Thiha Thanzil	Sales	Strongly agree	Neutral	Strongly agree	Strongly agree	Neutral	Neutral	Strongly agree	Agree	Strongly agree	Agree
Sazib	Sales	Agree	Neutral	Agree	Neutral	Agree	Agree	Agree	Neutral	Agree	Agree
Martin Rahman	Sales	Neutral	Strongly agree	Agree	Agree	Agree	Neutral	Neutral	Disagree	Neutral	Neutral
Mohammed Rafi	Sales	Agree	Agree	Agree	Agree	Disagree	Strongly agree	Agree	Strongly agree	Neutral	Agree
Tharikul Hasan	Sales	Neutral	Neutral	Strongly agree	Strongly agree	Agree	Neutral	Agree	Neutral	Neutral	Strongly agree
Tharvir	Sales	Agree	Neutral	Agree	Disagree	Strongly agree	Agree	Neutral	Agree	Agree	Agree
Tharoy Sharar	Sales	Agree	Neutral	Neutral	Agree	Neutral	Neutral	Neutral	Strongly agree	Neutral	Strongly agree
Shagor Hossain	Marketing	Agree	Agree	Agree	Agree	Strongly agree	Agree	Agree	Agree	Agree	Agree
Ime Kharijahan	Marketing	Neutral	Agree	Disagree	Agree	Disagree	Agree	Strongly agree	Neutral	Strongly agree	Neutral
Syed Afran Arefin	Marketing	Strongly agree	Strongly agree	Agree	Agree	Agree	Neutral	Neutral	Agree	Agree	Neutral
Tharima Islam Choudhary	Marketing	Disagree	Agree	Strongly agree	Agree	Agree	Agree	Agree	Agree	Neutral	Agree
Pas h Mbiundar	Marketing	Neutral	Strongly agree	Agree	Strongly agree	Agree	Agree	Neutral	Agree	Agree	Agree
Raisa Chowdhury	Marketing	Agree	Agree	Neutral	Disagree	Agree	Neutral	Agree	Neutral	Agree	Strongly agree
Sakib Abdullah	Marketing	Agree	Neutral	Disagree	Neutral	Agree	Agree	Agree	Agree	Strongly agree	Agree
Rakibul Islam	Marketing	Agree	Agree	Agree	Neutral	Disagree	Neutral	Agree	Agree	Agree	Agree
Tharkeen	Marketing	Neutral	Agree	Disagree	Disagree	Strongly agree	Neutral	Agree	Strongly agree	Agree	Strongly agree
Turjo Orit	Marketing	Neutral	Agree	Agree	Neutral	Strongly agree	Agree	Neutral	Agree	Neutral	Neutral
Amrul Islam	Marketing	Agree	Strongly agree	Strongly agree	Strongly agree	Agree	Agree	Neutral	Agree	Neutral	Agree
Adiba Ibtat	Commercial	Strongly agree	Neutral	Neutral	Neutral	Agree	Agree	Agree	Neutral	Agree	Agree
Mohammed Reza	Commercial	Neutral	Agree	Agree	Neutral	Strongly agree	Neutral	Neutral	Agree	Strongly agree	Strongly agree
Tharikul Islam	Commercial	Agree	Agree	Strongly agree	Neutral	Agree	Agree	Strongly agree	Agree	Agree	Strongly agree
Sakia Binthe Saiful	Commercial	Agree	Agree	Disagree	Agree	Agree	Agree	Neutral	Neutral	Neutral	Agree
Trina Roy	Commercial	Strongly agree	Neutral	Neutral	Neutral	Neutral	Neutral	Agree	Agree	Agree	Neutral
Hridoy Hasan Joy	Commercial	Neutral	Agree	Agree	Strongly agree	Agree	Agree	Strongly agree	Agree	Strongly agree	Strongly agree
Towkir Alam	Commercial	Agree	Agree	Strongly agree	Neutral	Agree	Neutral	Agree	Neutral	Agree	Agree
Khalid Hasan Rubel	Commercial	Agree	Neutral	Agree	Neutral	Agree	Agree	Agree	Neutral	Agree	Strongly agree

Name	Division	T&D programs improved my confidence in performing day to day tasks.	T&D programs have motivated me to perform better	My efficiency of performing my duties increased after receiving trainings.	T&D programs helped me to make better decisions.	T&D programs helped me to achieve my KPI easily.	T&D encouraged me to put extra effort on my performance.	My performance improved significantly after participating T&D programs.
Md. Mahamud ul Hasan	Human Resource	Strongly agree	Strongly agree	Agree	Strongly agree	Strongly agree	Agree	Agree
Smrita Aparna	Human Resource	Agree	Agree	Agree	Agree	Agree	Agree	Agree
Silina Anjum	Human Resource	Strongly agree	Neutral	Strongly agree	Agree	Strongly agree	Neutral	Strongly agree
Hasnat Rahimn	Human Resource	Neutral	Strongly agree	Strongly agree	Strongly agree	Neutral	Strongly agree	Strongly agree
Md. Saahereer Sayeed	Human Resource	Agree	Neutral	Agree	Agree	Strongly agree	Agree	Agree
Zeba Masharaba	Human Resource	Neutral	Agree	Neutral	Strongly agree	Agree	Neutral	Agree
Bishal Roy	Human Resource	Strongly agree	Agree	Strongly agree	Neutral	Strongly agree	Strongly agree	Strongly agree
Sania Anjum	Human Resource	Neutral	Strongly agree	Agree	Strongly agree	Strongly agree	Neutral	Agree
I.S.M Zalaria	Human Resource	Strongly agree	Disagree	Agree	Neutral	Neutral	Strongly agree	Strongly agree
Tanvir Islam	Human Resource	Agree	Disagree	Strongly agree	Strongly agree	Neutral	Strongly agree	Strongly agree
Nazia Rahman	Human Resource	Strongly agree	Neutral	Neutral	Agree	Agree	Agree	Agree
Sabbir Rahman	Sales	Agree	Agree	Strongly agree	Agree	Strongly agree	Agree	Agree
Ashiqur Rahman	Sales	Agree	Agree	Agree	Agree	Agree	Agree	Agree
Afrabat	Sales	Agree	Neutral	Agree	Agree	Agree	Agree	Agree
Tauhidul Islam Shanto	Sales	Neutral	Agree	Agree	Strongly agree	Agree	Strongly agree	Agree
Rifat Rayhan	Sales	Strongly agree	Agree	Agree	Neutral	Agree	Agree	Agree
Tanjimul Kabir	Sales	Agree	Neutral	Agree	Agree	Neutral	Neutral	Neutral
Md. Alimuzzaman	Sales	Agree	Agree	Neutral	Neutral	Agree	Agree	Agree
Md. Akib Hasan	Sales	Agree	Disagree	Agree	Agree	Agree	Agree	Agree
Tanvir Hossain	Sales	Agree	Agree	Agree	Neutral	Agree	Strongly agree	Agree
Sakib Mahmud	Sales	Neutral	Neutral	Agree	Strongly agree	Agree	Agree	Agree
Rakib Hasan Turjo	Sales	Agree	Agree	Agree	Agree	Neutral	Agree	Agree
Mahamud ul hasan	Sales	Agree	Agree	Strongly agree	Agree	Agree	Disagree	Neutral
Saif	Sales	Agree	Neutral	Agree	Strongly agree	Strongly agree	Strongly agree	Agree
Asib Chowdhury	Sales	Agree	Disagree	Neutral	Neutral	Agree	Agree	Neutral
Asif Uz Zaman	Sales	Strongly agree	Agree	Agree	Agree	Neutral	Neutral	Disagree
Talha Tanzil	Sales	Agree	Neutral	Strongly agree	Neutral	Agree	Strongly agree	Agree
Sazib	Sales	Disagree	Agree	Agree	Agree	Neutral	Strongly agree	Agree
Shafin Rahman	Sales	Agree	Neutral	Neutral	Strongly agree	Agree	Disagree	Neutral
Mohammad Rafi	Sales	Agree	Agree	Agree	Agree	Agree	Neutral	Neutral
Tarikul Hasan	Sales	Neutral	Agree	Agree	Neutral	Neutral	Agree	Agree
Tanvir	Sales	Agree	Agree	Neutral	Disagree	Agree	Neutral	Disagree
Tanoy Sharker	Sales	Neutral	Neutral	Agree	Strongly agree	Agree	Strongly agree	Agree
Shagor Hossain	Marketing	Disagree	Agree	Agree	Neutral	Strongly agree	Agree	Neutral
Iftekar Jahan	Marketing	Agree	Disagree	Neutral	Agree	Neutral	Disagree	Strongly agree
Syed Afnan Arefin	Marketing	Agree	Neutral	Strongly agree	Neutral	Agree	Agree	Agree
Tasnina Islam shukona	Marketing	Strongly agree	Agree	Agree	Strongly agree	Neutral	Neutral	Neutral
Plash Mojumdar	Marketing	Neutral	Agree	Neutral	Agree	Strongly agree	Strongly agree	Agree
Raisa Chowdhury	Marketing	Neutral	Neutral	Strongly agree	Agree	Neutral	Neutral	Neutral
Sakib Abdullah	Marketing	Agree	Strongly agree	Agree	Agree	Disagree	Disagree	Disagree
Rakibul Islam	Marketing	Strongly agree	Agree	Agree	Strongly agree	Strongly agree	Strongly agree	Disagree
Tankeen	Marketing	Agree	Agree	Neutral	Agree	Neutral	Agree	Neutral
Turjo Orjit	Marketing	Strongly agree	Agree	Neutral	Agree	Strongly agree	Agree	Neutral
Aminul Islam	Marketing	Neutral	Agree	Agree	Neutral	Agree	Agree	Strongly agree
Adilbat	Commercial	Disagree	Neutral	Disagree	Disagree	Agree	Disagree	Agree
Mohammad Reza	Commercial	Strongly agree	Agree	Agree	Strongly agree	Neutral	Neutral	Agree
Torikul Islam	Commercial	Agree	Agree	Disagree	Strongly agree	Agree	Agree	Strongly agree
Saira Binte Saiful	Commercial	Neutral	Neutral	Disagree	Strongly agree	Neutral	Agree	Agree
Trina Roy	Commercial	Agree	Agree	Agree	Agree	Agree	Neutral	Agree
Hridoy Hasan Joy	Commercial	Strongly agree	Agree	Agree	Agree	Agree	Neutral	Agree
Hridoy Hasan Joy	Commercial	Disagree	Agree	Agree	Neutral	Neutral	Agree	Disagree
Towkir Alami	Commercial	Disagree	Agree	Disagree	Strongly agree	Agree	Disagree	Agree
Khalid Hasan Rubel	Commercial	Strongly agree	Neutral	Agree	Agree	Disagree	Neutral	Strongly agree

