The Improving Human Resources at HBL Bangladesh through HR Practices and Knowledge Sharing: A Comprehensive Internship Report

By

Tazul Islam Rian

21304048

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

BRAC BUSINESS SCHOOL

Brac University

September, 2025

Declaration

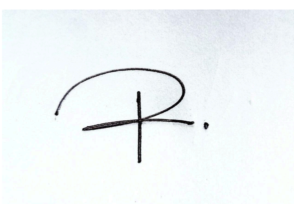
It is hereby declared that,

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

I have acknowledged all main sources of help.

Student's Full Name and Signature

Tazul Islam Rian



Student Full Name: Tazul Islam Rian

Student ID: 21304048

Supervisor's Full Name and Signature:

Dr. Nusrat Hafiz, PhD

Supervisor Full Name and designation:

Dr. Nusrat Hafiz, PhD
Assistant Professor, BRAC Business School Director,
WEC

Letter of Transmittal

Dr. Nusrat Hafiz, PhD

Assistant Professor, BRAC Business School

Director, WEC

BRAC University

Kha 224 Pragati Sarani,
Merul Badda, Dhaka 1212, Bangladesh

Subject: Submission of Internship Report on Improving Human Resources at HBL Bangladesh through HR Practices and Knowledge Sharing.

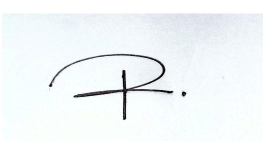
Dear Madam,

I am pleased to submit my internship report titled "Improving Human Resources at HBL Bangladesh through HR Practices and Knowledge Sharing", submitted in fulfillment of the BBA program requirements at BRAC University.

The report discusses my key learnings and contributions during the internship period. I have made every endeavor to present the content concisely, clearly, and professionally.

The report meets your expectations and fulfills its intended purpose.

Sincerely yours,

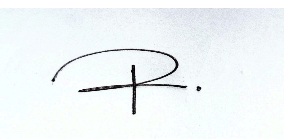


Tazul Islam Rian

Non-Disclosure Agreement

The contract is formed and entered into between Habib Bank Limited, Bangladesh, and me, who is a BRAC University student. My article "Improving Human Resources at HBL Bangladesh through HR Practices and Knowledge Sharing" would not be published anywhere except in my project work and presentation. I employed in this paper data that was publicly released by the organization, and obtained data and permissions from my supervisors.

Name of the Company: Habib Bank Limited, Bangladesh



Tazul Islam Rian

21304048

BRAC Business School

Acknowledgement

I am grateful to BRAC University and the BRAC Business School for providing me with the opportunity to complete my internship as part of the BBA program.

My sincere thanks to Dr. Nusrat Hafiz, my faculty supervisor, for her valuable guidance and academic support throughout the report preparation.

I would like to express my appreciation to Habib Bank Limited, Bangladesh. I am especially thankful to my supervisors, Musarrat Jahan Chowdhury, Assistant Manager – Talent Management, and Ashraful Haque, Head of Human Resources.

Executive Summary

This internship report is addressing the influence of HRM, Human Resource Management practices on the knowledge sharing behaviors in Bangladeshi context. Habib Bank Limited, HBL. Here I have drawn qualitative input from HBL BD, HR team and examination of its organizational processes. Also, this research concludes that a culture of connectivity, pre-emotive HR facilitation and the system driven convenience which are the key enablers of detailed and meaningful sharing of knowledge.

HBL Bangladesh, is deeply entrenched in the culture of knowledge sharing and in the organization. They follow multiple HR initiatives and practices that help with this commitment. They are in the form of formal and as well as informal, such as monthly training, luncheon sessions, etc. The HR team works actively for the employees by answering their queries, providing information and knowledge, this ensures an informal chain of communication all over hierarchy.

Technology enables smooth collaboration and ensures that all the information is up to date. Those are Microsoft Outlook, Teams, WhatsApp, etc. Also, HRIS, like Oracle and Empress, plays as a single platform where all employee data performance is heaped up, development and knowledge are maintained and can be accessible anywhere.

As traditional HR practices suggest that we can pay people of offer training to get them to share their best practices, HBL Bangladesh here hold that trust with higher support, and with systems that are closely interlinked. This helps create a real and honest connection between HR and their employees and HR not only just administrative function, but HR as a partner of strategy in employee's growth and stability.

Today, in every organization, it is vital to have recommendations available to make further improvement, so the report ends with some straightforward recommendations to take HR to further the levels in enhancing the knowledge-sharing culture, leading to enhanced quality of human resources and performance of HBL Bangladesh.

Table of Contents

List of Acronyms

Acronyms	Full Form
HBL	Habib Bank Limited
POS	Point of Sale
ATM	Automated Teller Machine
AKFED	Aga Khan Fund for Economic Development
RMB	Renminbi
CNY	Chinese Yuan
SND	Special Notice Deposit
CSR	Corporate Social Responsibility
CRM	Customer Relationship Management
ROE	Return on Investment
ROI	Return on Equity
IFRS	International Financial Reporting Standards
KYC	Know Your Customer
KPI	Key Performance Indicators
CV	Curriculum Vitae

HRIS	Human Resource Information System
ECL	Expected Credit Loss
HTL	Held to Collect
HFT	Held for Trading
CAR	Capital Adequacy Ratio
OCI	Other Comprehensive Income
IAS	International Accounting Standards

Chapter 1: Overview of Internship

1.1 Student Information

Name: Tazul Islam Rian

Student ID: 21304048

Program: Bachelor's of Business Administration

Major: Human Resource Management

Minor: Management Information Systems

1.2 Internship Information

Internship Period: June 16, 2025, to September 15, 2025

Company Name: Habib Bank Limited, Bangladesh

Function/Department: Human Resource Management

Address: HBL Country Office, Autograph (4th Floor), 67 & 68 Kemal Ataturk Avenue, Banani, Dhaka 1213

1.2.2 Internship Company Supervisor’s Name and Position

Supervisor Name: Musarrat Jahan Chowdhury

Position: Assistant Manager – Talent Management

Address: HBL Country Office, Autograph (4th Floor), 67 & 68 Kemal Ataturk Avenue, Banani, Dhaka 1213

1.2.3 Job Scope – Job Description/Duties/Responsibilities

As an intern, I have various tasks on a day-to-day basis that train and groom me. I make Interview Evaluation Forms to ensure the interviewing process is organized and systematic. I do work experience calculations on Excel and keep them up to date very carefully, which is exhausting but rewarding. I also regularly update the circulars of the Bangladesh Bank in our Excel database so that it is updated and readily available.

I ensure the cabinets where important documents are kept are well organized and in proper condition, and I check all the documents and stationery that the team needs. I keep an eye on employee leaves such as annual, casual, sick, or maternity, and it's my routine, along with leave balances, so there is no confusion and proper transparency. I sign attendance for other interns and workers who are part of our training scheme, so records are properly updated.

With new interns coming in, I am included in orienting them and welcoming them to the work environment. When new interns arrive, I help them get settled in and acclimatize to the workplace. I prepare event feedback reports that include an account of what occurred, what participants felt about it, and what was learned from it. To make sure that all goes as well as it could, I also select locations for training sessions and organize all logistics. I also participate in several staff-organized events and workshops that broaden my knowledge regarding the business as well as its culture.

Sorting CVs is also a crucial aspect of my job. I match them to our requirements, taking into account majors, minors, experience, and education. Once I have sorted them, I print and staple the CVs with their assessment forms. I scan letters and send them to other departments for stamps and signatures, and I am tasked with sending documents to other branches and retrieving the reception letters as proof.

Making interviews and booking rooms for HR is a routine task I do. I collect attendance forms from events and inout data in Excel. I also help with quarterly reports, named DCFCL including weekends and government holidays. I spend time reading about the 21 HBL policies to learn about the policies every employees must abide.

I create Excel sheets for leave calculations, including all the dates and details that are important. Also, keeping track of the BIBM website to remind me of training and post notices for relevant opportunities for the staff. When the staff is transferred, leaves, or goes on leave, I write memos to inform everyone. I attempt to get an idea of HBL's values and the different functions in the organization.

I have also coordinated town hall meetings, helping coordinate arrangements for efficient execution. I recently collaborated with the Admin and Support departments to come up with a new thank-you card reflecting HBL's values at its very center, a project that balances innovation and company identity.

Currently, I am heavily involved in managing HBL's flagship program, named the League Internship 2025. I have to book rooms, arrange interview sessions, screen their CVs, prepare assessment forms and hiring proposal, and arrange gifts and snacks for attendees. In addition, I prepare attendance of employees, late-hour, and absenteeism data, have to update annual reports, and determine the number of new employees to recruit.

Image 1: The League Internship 2025 HR - Orientation

Moreover, my internship is providing me with hands-on human resources and administrative job experience. Every day, I'm learning and improving my skills and understanding how a professional organization runs with each task, no matter how big or small.

1.3 Internship Outcomes

1.3.1 Student’s Contribution to the Company

I was very much involved in the administrative and HR activities of the company in all possible ways during my internship. I am responsible for creating Interview Evaluation Forms, setting work experience using Excel, and updating Bangladesh Bank's circulars in our database. I maintain the organization of cabinets where important documents are stored, and I ensure the checking of papers and stationery to make day-to-day functioning smooth. It is part of my daily work to compute the leaves of employees, annual, casual, sick, and maternity, and attendance taking for employees on training programs and interns. I facilitate new intern orientations, write several feedback reports several and help coordinate logistics for training programs, including venue reservations. I also sort and screen CVs, print and staple them with assessment forms, scan and send letters for signatures and stamps, and oversee the dispatch and receipt of documents to other branches. Booking rooms, arranging interviews, updating feedback forms and quarterly reports, and preparing memos for employee leaves or transfers are also my duties. Currently, I am actively involved with organizing HBL's premiere League Internship program, where I handle everything from booking rooms and screening CVs to organizing comments and snacks. I also provide updates on annual reports and provide analytics on absenteeism, late hours, and attendance. Through all this, I ensure process streamlining, support team efficiency, and help in the overall functioning of the organization.

1.3.2 Benefits to the Student

This internship is providing me with invaluable hands-on experience in office administration, HR, and management. I am learning to work with data and Excel, and focusing on prioritizing several tasks, like calculating leaves. My organizational ability and communication skills are being developed as I interact with coworkers, draft reports, and schedule events. I am also learning more about Townhall, policies, values, and how the different functions in the company operate. Most importantly, this experience is teaching me to be adaptable, think on my feet, and perform well independently and as part of a team. I am more self-assured now about what I can accomplish and better prepared for future management careers.

1.3.3 Problems/Difficulties (Faced During the Internship Period)

It was fun and enriching to work at HBL as an intern. Getting to work in a warm and professional environment allowed me to implement theoretical knowledge practically and observe at first hand the way in which a world-class financial institution works. I liked the collaborative environment where experienced co-workers passed on experience and provided tips freely, breaking down challenging tasks in more detail and developing my competence.

Working in HBL exposed me to a wide variety of functions and departments, expanding my perception of how different teams contribute towards the bank as an entity. The exposure across functions enhanced my adaptability and developed in me an organizational mindset that considers the entire system. The structure of the internship program enabled me to be exposed to increasingly complicated tasks, enabling my confidence to increase over the duration.

However, on occasion, I also experienced that some tasks were hard to perform due to restrictions in obtaining various confidential organizational information. Being an intern, such unavoidable restrictions did not always enable me to have the entire perspective to make independent decisions or fully understand some processes. Combining an enormous workload with numerous duties proved frustrating on occasion, especially when deadlines conflicted or some sudden urgent work arose. Sometimes stress management was the real challenge that forced me to organize well, prioritize effectively, and take short breaks to stay focused. The busy environment and high expectations pushed my resilience, but also enabled me to improve my time management and coping mechanisms.

Another area of concern was the restricted power I held in the decision-making processes. Though I once saw possible solutions or areas of improvement, I largely did not take the lead and awaited guidance or approval from the senior management before taking any action. Often, this hindered progress and caused frustration, but it also provided great lessons about patience, professionalism, and communication skills.

Emotional resilience was of great value within this professional setting. The ability to be patient and calm under challenging circumstances, especially when dealing with customer inquiries or unexpected issues, was an integral aspect of my academic experience. These lessons served to develop greater capability to be composed and solution-oriented when faced with problematic scenarios.

So, this internship was an exciting experience that heavily contributed to my personal gain and professional growth. Internship provides me practical outlook on workplace and it also enhances my technical skills everyday, and grows my ability to work in a team setting and increases my ongoing learning experience. I am much more confident now that these experiences will shape my career in the future for sure. These situations are always tense and tough, but require a calm head and a level mindset to grow.

1.3.4 Recommendations (To the Company on Future Internships)

To ensure future internships are even more helpful for both the company and the interns, I personally suggest even more opportunities for cross-functional collaboration between other departments. This allows the interns to work on some projects outside their primary team and would provide them with different perspectives to see things in multple lens and it will help accelerate their learning as well as experience. Regular workshops or sessions by experienced employees would teach the interns in more detail combining all aspects of the company. This allows the interns to execute small tasks or projects that would make them feel as if they were really leading and involved with work.

Engagement and continuous improvement would be nurtured by the availability of a formal feedback system that would ensure that interns to give and receive constructive criticisms on the job. Lastly, it would be fair also reasonable to reward interns' achievements and to give them a warm, congenial environment by giving them awards, gifts, and recognition. This way the organisation can maximize its internship program and have future interns give back optimum performance to the company while better preparing them for a meaningful and productive as well as successful experience.

Chapter 2: Organization Part

2.1 Introduction

This section provides an overview of Habib Bank Limited (HBL), the company where I interned. It describes the history of the bank, its operations within Bangladesh, and the variety of goods and services it provides.

Overview of Habib Bank Limited

The headquarters of Habib Bank, Limited (HBL) is one of the biggest banks in the world, this bank is located in Karachi, Pakistan. Was set up in 1941. Moreover, HBL is the largest and oldest bank of Pakistan with a higher global presence. This bank is primariliy owned by Aga Khan Fund for Economic Development (AKFED). AKFED takes a majority stake in HBL when the bank gets privatized in 2004. The Aga Khan Fund for Economic Development invests in many ventures that are shaped to develop economic activity in so many sectors, including banking industry. As of 2025, the sources say, it has more than 37 million customers and network of 1728 branches and more than 2300 ATMs all together.

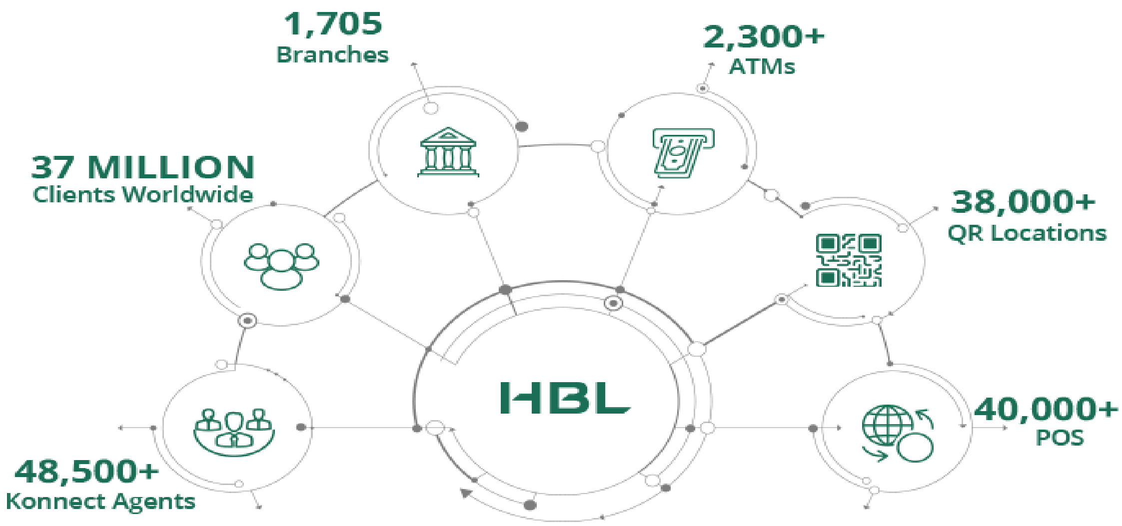


Figure 1. Organizational insights at HBL Worldwide. Source: The Express Tribune

Strong commercial, corporate, investment, and SME banking businesses are a few of HBL's well-known services. With a broad range of financial services for corporates and individuals, its commercial banking business is the largest. The bank has a reputation for innovativeness as the first Pakistani bank to open offices in China and to provide RMB/CNY-denominated accounts in Bangladesh.

HBL in Bangladesh

Habib Bank Limited (HBL), which provides retail banking solutions that are suited to the needs of local communities, has had a major influence in Bangladesh. In Bangladesh, HBL offers the following services to satisfy changing financial needs:

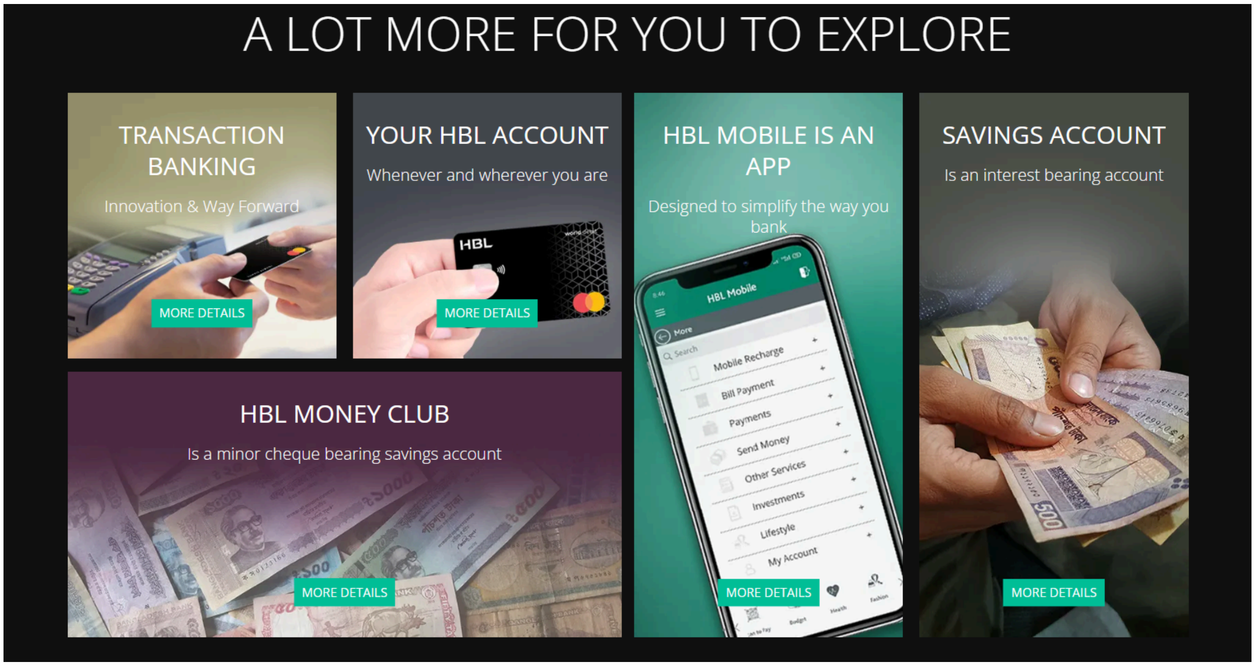


Figure 2. Organizational insights at HBL Bangladesh. Source: HBL, BD

- **Savings Accounts:** These interest-bearing accounts are intended for people who want to save money from their income.
- **Accounts with SNDs (Special Notice Deposits):** Can earn up to 4.25% interest annually; interest is computed daily and paid every month.
- **Payroll Monitoring (HBL @Work):** Tailored payroll services for businesses that offer employees their own banking facilities.
- **Fixed Deposits:** This gives Long-term investments with attractive interest rates and a range of lucrative options.
- **Bhabnahin:** a hybrid fixed deposit option that is appropriate for both SME and consumer clients, it offers greater interest rates and monthly payouts.
- **Money Club:** Savings accounts for children offer extra benefits for children and bonus interest on holding small balances.
- **Transactional Accounts:** Those accounts having interest computed at a monthly minimum balance and paid every quarter are transactional accounts.
- **Current Accounts:** Non-interest-bearing, unlimited withdrawal facility accounts, accessible by individuals and firms.

- **Foreign Currency Accounts:** Foreign currency accounts allow international transactions and remittances by Bangladeshi nationals and foreign residents.
- **RMB/CNY:** Accounts through which cross-border transactions with China are facilitated are introduced by HBL Bangladesh for the first time in the country.

Significance

HBL brings international exposure, international banking products, and an emphasis on financial inclusion to Bangladesh. The bank's unique product portfolio promotes nearby growth and development through its outreach to people, SMEs, and large corporations.

Improving the Experience of an Internship

I came in contact firsthand with HBL Bangladesh's dynamic working atmosphere and extensive HR & banking activities during my internship there. I was able to witness and be involved in the delivery of services, which enhanced my comprehension of both the national and global sides of the banking industry today.

2.2 Management Practices

2.2.1 Leadership Style

The leadership approach used in Habib Bank Limited (HBL) is participative, as it emphasizes teamwork and valuing the opinions of workers to all levels. The leadership here promotes open communication and collective decision-making, in contrast to autocratic and fair leadership, which makes a decision once and for all. This method always creates a work environment where workers opinions matter and where alternate opinions are welcomed. At HBL, the participative leadership style is a major source for the accomplishment of organizational objectives through:

- **Increasing Employee Involvement:** When employees believe they have the power to influence decision-making, they start feeling committed and motivated.
- **Innovation:** New improvements and solutions result from joint brainstorming of ideas.
- **Enhancing Communication:** Effective communication helps coordinate team activities, minimizing misunderstandings and building clear expectations.

- **Encouraging Flexibility:** The company can quickly change strategies according to shifting market forces or internal challenges through listening to management and frontline staff.

2.2.2 Human Resource Planning Process

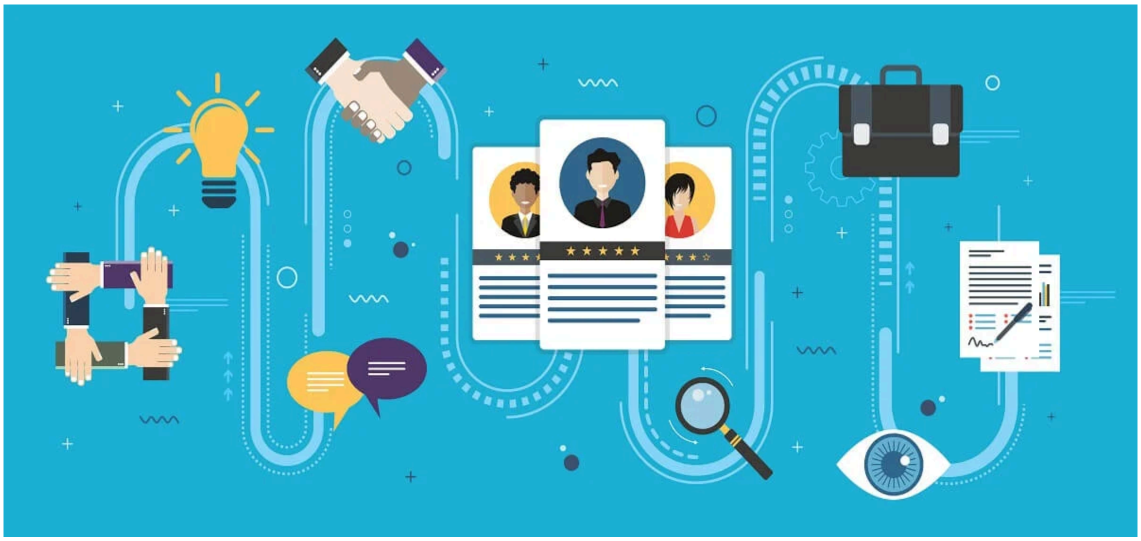


Figure 3. Organizational insights of HR at HBL Bangladesh. Source: Kenjo Blog

2.2.3 Recruitment and Selection

HBL's recruitment and selection process is highly structured and rigorous, designed to attract and hire the best candidates suited for each role. The process includes:

- **Multi-Stage Interview Matrix:** There are three rounds of interviews in which candidates are interviewed against various competencies, such as technical knowledge, cultural fit, and problem-solving ability.
- **Aptitude Testing:** Aptitude tests for candidates to check their analytical mind and job fit are conducted before interviewing them.
- **Objective Evaluation:** Fair and uniform evaluation guarantees that interviewees utilize standard assessment forms and KPI's.
- **Selective Hiring:** The HR department gives preference to applicants whose backgrounds, values, and skills best fit the requirements of the company.

2.2.4 Compensation System

HBL has a good, performance-based pay plan in place that encourages excellent work and appropriately rewards staff. Additional compensation is given to employees who take on special projects or are moved to different offices to complete tasks. For both individual and group performance, the bank offers incentives and awards in the form of money and perks. The banking business offers competitive compensation schemes to retain top talent. It encourages employees to work to the best of their ability and advances the bank's strategic goals.

2.2.5 Training and Development Programs

- **Needs-Based Training:** Training programs are tailored to fill the gap in the employees' individual skills and developmental requirements.
- **Association with Training Institutions:** HBL has associations with organizations like the Bangladesh Institute of Bank Management (BIBM) to engage in specialized training. For instance, during the internship, employees received Anti-Money Laundering (AML) and trade-based money laundering training sessions.
- **Financial Support for Growth:** Training is paid for by the company, and participation in outside programs is actively encouraged to expand capabilities.
- **Project-Based Learning:** All staff participates in special projects and assignments regularly, which provide great exposure and skill building.

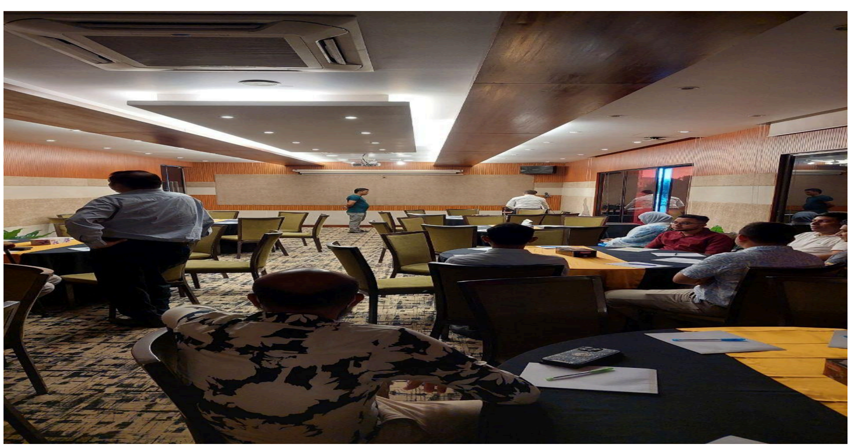


*Figure 4 & 5: **Trade-Based Money Laundering Training**, Venue: Royal Park Residence*

2.2.6 Performance Appraisal Systems

HBL offers an official, transparent performance review process that encourages staff development and synchronizes everyone's work with company objectives:

Based on predetermined, objective standards such as project work, target achievement, and adherence to business principles, periodic performance reviews are carried out. All employees receive feedback to grow better and advance their careers. This maximizes fairness, and appraisal results inform decisions about training and compensation. This always ensures a happy workforce and continuous development for the company.

2.3 Marketing Practices

The marketing practices of Habib Bank Limited (HBL) in Bangladesh are covered in this section, with particular attention paid to the important topics that are relevant to a global bank with a modest local market presence and ineffective marketing initiatives.

2.3.1 Marketing Strategy

In Bangladesh, HBL's home market approach is somewhat restrained. Being a multinational corporation with a specialized market, the bank depends less on aggressive local marketing campaigns and more on its established brand equity, global reputation, and network-based growth. Instead of mass-market appeal, relationship banking focuses on leveraging the reputation and trust that have been built over decades.

2.3.2 Target Customers, Targeting and Positioning Strategy

HBL targets a restricted customer base in Bangladesh, which includes:

- **Corporate clients and SMEs:** Gives international banking facilities, trade finance, and cross-border transactions.
- **High-net-worth customers:** Some customers look for premium banking products, international remittance services, and specialized investment products are expected.
- **Expatriates and foreign nationals:** Those who require foreign currencies, this positioning strategy emphasizes reliability and global standards, and personalized services.

2.3.3 Marketing Channels

The significant distribution channels employed by HBL in Bangladesh are:

- **Branch network:** Physical locations address the critical point of customer interface and product awareness.
- **Relationship managers:** Personal interaction with customers, albeit more for corporate and high-net-worth customers.
- **Official website:** Provides product news, updates, and service information to existing and prospective clients.

HBL doesn't extensively employ mass media ads, billboards, or blanket online promotions, as opposed to other bigger rivals in Bangladesh.

2.3.4 Product/New Product Development and Competitive Practices

The demands of its main client categories drive HBL's product innovation in Bangladesh. The bank provides:

- **Specialized deposit:** Products include foreign currency deposit accounts, fixed deposits, and SNDs.
- **Creative solutions:** For clients engaged in trade between China and Bangladesh, there are accounts denominated in RMB or CNY.
- **Transactional and payroll products:** For business and small business clients.

Competitive strategies prioritize service quality, product customization, and compliance above aggressively promoting new items or maintaining price leadership.

2.3.5 Branding Activities

Branding campaigns are low-key and mostly depend on HBL's global standing. The bank maintains a steady brand image through:

- Professional service standards
- The branches' corporate identities

- Involvement in targeted business gatherings and sponsorships
- CSR Projects
- Large-scale promotional events and local brand campaigns are not given much attention.

To note, large-scale promotional events and local brand campaigns are not given much attention, and there is limited investment in local branding campaigns or large-scale promotional events.

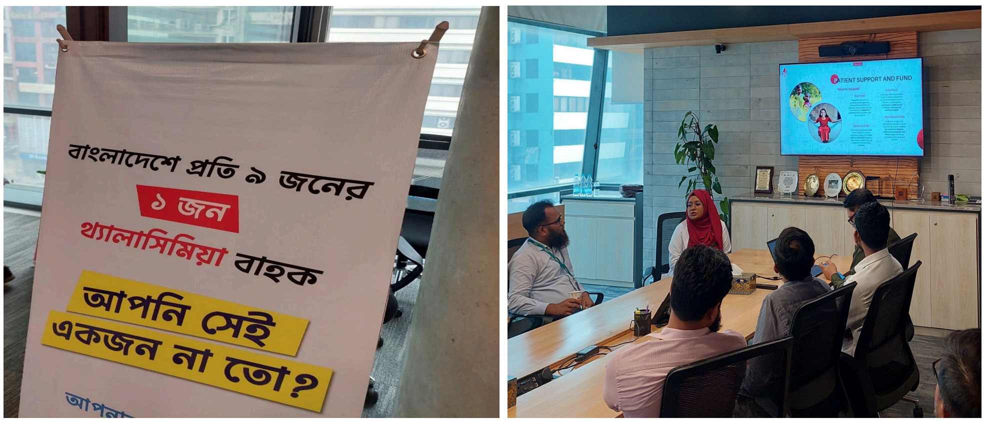


*Image 6 & 7: **CSR Activity** of HBL, BD with Bangladesh Thallasemia Foundation*

2.3.6 Advertising and Promotion Strategies

In Bangladesh, HBL does not do much promotion or advertising. The bank is not active on the nation's social media platforms and does not regularly run print, radio, or television advertisements. The majority of marketing initiatives concentrate on:

- **Branch-specific informational resources**
- **Updates to websites**
- **Direct interaction with clients**

In contrast to larger local banks in Bangladesh that have robust internet efforts, HBL does not prioritize social marketing or online campaigns.

2.3.7 Critical Marketing Issues and Gaps

The following are some of the main **marketing problems and gaps for HBL in Bangladesh:**

Weak brand awareness, HBL has weaker brand awareness compared to the regional competition. Inadequate use of digital media and inadequate usage of digital marketing and social media can limit exposure to younger, tech-savvy customers. Limited customers, the bank's limited concentration may restrict its ability to penetrate new markets. Weak localization: Marketing strategies and product lines might not be the optimum match for the target tastes of the Bangladeshi market.

In conclusion, HBL's marketing approach for Bangladesh is cautious and depends more on its global brand and relationship structure than on extensive local marketing initiatives in Bangladesh. It can prevent the bank from growing its share of the market or attracting bigger parts of Bangladesh's evolving banking industry, even while it guarantees consistency and confidence to its core clients.

2.4 Financial Performance and Accounting Practices

2.4.1 Financial Performance Analysis (2021–2024)

Table 1: HBL Bangladesh Income Statement for the Year 2024

Particulars	2024 (Taka)	2023 (Taka)
Interest income	576270070	377997974
Less: Interest paid on deposits & borrowings	-439229423	-280901195
Net interest income	137040647	97096779
Investment income	161191900	507215686
Commission, exchange & brokerage	32492050	56020015
Other operating income	3999107	8364418
Total operating income (A)	697683481	668696119
Salaries & allowances	231716415	183034684
Rent, taxes, insurance, electricity	19050050	18414684
Legal expenses	7314850	12463852
Postage, stamp, telecommunication	1718100	1485507
Stationery, printing, advertisements	12180611	8392602
Chief Executive's salary & fees	19806681	13577800
Auditors' fees	1748640	1277607
Depreciation & repairs	76070018	55892600
Other expenses	82616275	63385714
Total operating expenses (B)	451686620	358525050
Profit before provision & tax (C=A-B)	383037480	270542734
Provision against loans & advances	36880232	26163538
Provision for off-balance sheet items	6320000	1915529
Recovery from written-off loans	-1200000	-5500000
Total provision (D)	33295200	22579067
Profit before tax (C-D)	349742280	247963667
Prior year tax	619500	10000000
Current year tax	169169525	205000000
Deferred tax	-67845692	-12366654
Total taxation	101943876	202633346
Net profit after tax	247801824	165330321
Appropriations (Startup Fund)	2478018	1653303
Retained surplus	245323806	163677018

Income Statement of HBL Bangladesh. Source: HBL, BD - Financial Information

HBL with net profit after tax up almost fifty percent to Tk. 247.8 billion dollars from Tk. 165.3 billion dollars in 2023, Bangladesh's 2024 bottom-line achievement demonstrates strong profitability growth. This growth was driven by a 41% increase in net interest income, which was bolstered by improved lending and interest rates. However, investment income and commission income fell sharply by 68% and 42%, respectively, reflecting less effective non-interest sources of revenue, while operating expenses increased by 26%, bringing the cost-to-income ratio down to about 65%, which showed pressures on efficiency; regulations against loans and advances also increased dramatically, indicating worries about the quality of the assets; however, lower tax rates significantly bolstered bottom-line growth, improving retained surplus and highlighting the bank's profitability strength as well as the difficulties of growing expenses, dependence on interest income, and handling credit risk.

- **Trend Analysis:** *Trend analysis derived from financial accounts that have been audited (the values are BDT millions)*

Liquidity & Solvency

- **Solvency:** As a result of rising risk-weighted assets, CAR fell 19.2% year on year (2023-2024).

Metric	2021	2022	2023	2024	Trend	Insight
Current Ratio	N/A	N/A	1.32	1.37	Improving	Improved coverage of short-term assets
Net Liquidity Gap	(338)	(1,899)	+346	N/A	Recovered	Change from deficit to Surplus
Loan-to-Deposit Ratio	77.81%	78.27%	73.88%	71.30%	Conservative	Change from deficit to Surplus
CAR (Basel III)	74.72%	21.24%	112.44%	71.30%	Conservative	Decreased dependence on lending
Debt-to-Equity	1.61x	N/A	1.95x	2.04x	Increasing	Rising leverage is 27% since 2021.

Efficiency & Profitability

Metric	2021	2022	2023	2024	Trend
Cost to Income Ratio	83.58%	63.53%	59.42%	N/A	Improving
Asset Turnover	0.036x	0.042x	0.049x	0.056x	Strengthening
ROA	-0.43%	2.29%	1.19%	1.65%	Recovery
ROE	-1.14%	2.29%	3.51%	5.02%	Strong Growth
Net Profit Margin	-12.25%	18.48%	24.80%	29.70%	Expanding

According to the **DuPont analysis**, ROE (5.02%) in 2024 is equal to net margin (29.7%) x turnover of assets (5.56) × leverage (3.04×).

2021: Net Margin (–12.25%) = ROE (–1.14%) × Leverage (2.61×) × Turnover of Assets (3.6)

Important elements: The main drivers of the increase in ROE were a notable improvement in net profit (from –12.25% to 29.7%) and improved operational efficiency (asset rotation increased from 3.6 to 5.56).

Asset Quality & Advanced Metrics

Metric	2021	2022	2023	2024	Trend
Classified Loans	9.72%	9.42%	6.63%	6.35%	Improving
Provision Coverage	N/A	84.87%	81.86%	N/A	Adequate
Leverage Multiplier	2.61x	N/A	2.95x	3.04x	Increasing

2.4.2 Accounting Practices Analysis (2021–2024)

Habib Bank Limited (Bangladesh Branches) has followed a combination of local regulatory requirements and international standards in its accounting procedures throughout the years 2021–2024. Although there is a foundation of disclosure and compliance, a number of departures from international best practices suggest that Bangladesh Bank (BB) needs to make sector-specific adjustments. Here is a detailed synopsis of the main ideas:

Fundamental Accounting Concepts and Adherence

HBL uses International Financial Reporting Standards (IFRS) for its accounting; however, Bangladesh Bank regulations require significant changes. These result in significant deviations from complete IFRS adoption, particularly regarding financial instruments and disclosure, even though they make the bank compliant with the home regulatory framework.

Interest income is typically accrued, but in the case of non-performing loans (NPLs), accrual is delayed, and charges are reported on a cash basis. This is how revenues are accounted for halfway. This intermediate use of the accrual rule reflects both local regulatory needs and prudent income recognition.

Depending on the **asset class and risk level, provisioning for loan losses** is closely linked to Bangladesh Bank-recommended rates, which range from 0.25% to 100%. This rigidity is different from the anticipated loss of credit (ECL) model of IFRS 9 in that provisioning is more mechanical and less forward-looking, which may cause it to overestimate or understate risk in drastically shifting credit environments.

Investment valuation also deviates from IFRS: Securities marked to market are known as Held-for-Trading (HFT) instruments, whereas securities held to maturity (HTM) are held at amortized cost. Although these values meet central bank requirements, they do not fully adhere to IFRS 9's requirements for fair value accounting, particularly when it comes to disclosing unrealized profits or losses.

2.4.3 Specific IFRS Deviations

- **Financial Guarantees:** Under IFRS 9, Finance is guaranteed and recognised as liabilities upon its issuance. HBL sees these as off-balance sheet items, which are only disclosed in the notes, and which understates on-balance sheet obligations.

- **Loan Presentation:** Loans are reported in gross and with provisions, so it is carried as a separate liability, instead of netting provisions from outstanding balances as per IFRS.
- **Derivatives:** In derivatives, fair value changes are required to be reported in profits or losses under IFRS, but HBL discloses derivatives off-balance sheet, which limits transparency regarding the risk exposure.
- **Other Comprehensive Income (OCI):** Instead of producing a separate OCI statement per IAS 1, HBL tries to embed OCI movement within equity changes, thus reducing the visibility of these fair value fluctuations.

2.4.4 Methodology and Disclosure Practices

Except for fee income and non-performing loan interest, where there is considerable hybridization, the bank primarily uses the accrual method of accounting. The method improves the timeliness and relevance of financial reporting by enabling revenues and expenses to be recorded for the majority of cases as they are earned or incurred. Depreciation policies are applied consistently in a straight-line fashion with transparent rate disclosure: computers are depreciated at 20–33.33%, cars at 10%, and furniture at 10%–20%. This consistency enhances year-to-year comparability.

The reliability and validity of the accounts are enhanced by the rigorous adherence to every stage of the accounting cycle, from initial record and monthly modifications to quarterly assessment and annual audit. With maturity analysis, an outline of assets that are not performing, and thorough risk conversations, disclosure is generally good. However, HTM securities' fair values are not revealed, which restricts the complete transparency of investment risk. The standard and accuracy of reporting are enhanced by the yearly audit of the financial statements of the bank by an external auditor.

2.4.5 Governance and Sustainability Considerations

To provide appropriate managerial oversight, internal controls are maintained through independent audits and frequent changes. HBL is excused from establishing a regional audit committee because it is a foreign branch, yet by international standards, this does constitute a governance vacuum. Regarding sustainability, the financial institution is moving forward with green banking initiatives like e-statement rollout and energy efficiency measures, as well as continuing to make consistent CSR investments in healthcare and education.

2.4.6 Critical Issues and Recommendations

- **Capital Adequacy Deterioration:** In 2024, the capital adequacy rate fell to 19.2%, highlighting the necessity of accelerating capital accumulation through retained earnings.
- **Provisioning Model:** To enhance credit risk assessment and comparability, the bank must switch to a more futuristic IFRS 9 ECL model.
- **Leverage:** The debt-to-equity ratio is at 2.04x; simplifying the deposit mix to reduce over-reliance on borrowing could counterbalance funding costs.
- **Investment Disclosure:** Fair value impacts of HTM securities must be disclosed in the notes to promote transparency.
- **Governance:** Creating a separate audit committee, although it would be exempted under rules and would improve oversight and adhere to international standards of governance.

Overall, the disclosure quality is high enough, with comprehensive maturity analyses and non-performing asset segregation, as well as substantial risk discussions. Fair values for HTM securities are not revealed; however, this limits investment risk to full transparency. Financial statements for the bank are audited annually by an external provider, with support for reporting quality and integrity.

Table 2: Accounting Practices of HBL Bangladesh (2021–2024)2.6 Operations Management and Information System Practices

Aspect	Practice at HBL Bangladesh (2021–2024)
Accounting Framework	IFRS, modified by Bangladesh Bank (BB) regulations; departures in financial instruments, provisioning, and disclosure.
Method of Accounting	Primarily accrual basis; fee income is recognized on a cash basis, and NPL interest is suspended per BB rules.
Revenue Recognition	Interest income: accrual; fee and commission: cash basis; non-performing loan (NPL) interest is not accrued.

Loan Loss Provisioning	Bangladesh Bank mandates specific and general rates (0.25%–100%); it does not use the IFRS 9 Expected Credit Loss (ECL) model.
Investment Valuation	Held-to-maturity (HTM) at amortized cost, Held-for-trading (HFT) at market price as per BB rules; no fair value for HTM disclosed.
Financial Guarantees	Off-balance sheet item, rather than a balance sheet liability, as required by IFRS 9.
Loan Presentation	Loans reported gross, with provisions as liabilities, not netted from loans (departure from IFRS).
Derivatives Reporting	Reported off-balance sheet with limited disclosure, rather than at fair value through profit/loss per IFRS.
Other Comprehensive Income	Changes included within the statement of changes in equity; no separate OCI statement per IAS 1 requirement.
Depreciation Method	Straight-line: Furniture 10–20%, Vehicles 10%, Computers 20–33.33%; reviewed annually and disclosed in notes.
Accounting Cycle	Monthly adjustments, quarterly reviews, annual independent audit, BS, P&L, cash flow, equity statement, notes.
Disclosure Quality	Strengths include maturity analysis, NPL breakdowns, and credit risk; gaps include a lack of HTM fair value and limited derivative detail.
Internal Controls	Monthly adjustments, an independent KPMG audit, and a strong controlled environment, though no local audit committee (exempt as a foreign branch).
Sustainability and CSR	Green banking, energy efficiency, e-statements, and consistent CSR in education and healthcare.

2.5.1 Use of Information Systems

Strong information systems are used by Habib Bank Limited (HBL) to assist operations and human resources management. The use of Oracle HR software, a complete system that manages essential HR tasks including managing personnel records, payroll, attendance, and leave processing, is essential to this. Oracle facilitates quick staff data processing, safe data storage, and simple information collection. Oracle is designed to integrate seamlessly with other bank activities, provide accuracy and privacy, and enhance the scalability and clarity of HR procedures.

2.5.2 Office, Database, and HR Software Integration

Every day, HBL makes use of the Microsoft Office Suite. The usual email software for correspondence is Outlook, which facilitates quick information sharing between departments. Microsoft Teams is crucial for distant coordination and cooperation since it enables online conferences and collaborative tasks. Excel is an essential tool for budgeting, ad hoc reporting, and data analysis, particularly in workforce planning and HR analytics. Oracle secures the database, which interfaces with bank-specific payroll and regulatory submission tools, and contains all HR data. This degree of system integration boosts compliance, decreases human labor, and improves data integrity.

2.5.3 HR and Operations Management Practices

- **Quality Management:** Oracle reduces human error and guarantees constant adherence to procedures by automating the deployment of HR rules. Oracle-generated audits and reports guarantee ongoing compliance and monitoring.
- **Planning and Resource Management:** Effective change, leave, and task scheduling is made possible by Oracle's HR module. Planning is improved, and real-time feeds are provided via synchronization with Teams and Outlook calendars.
- **Performance Management:** Oracle's managerial tools allow for thorough goal tracking, evaluations, and career advancement for every worker.

2.5.4 Information Sharing

- **For Staff:** Employees can read pay stubs or HR notifications, modify their personal information, and check their leave balance using Oracle's Employee Self Service site.

- **For Management:** Oracle-built dashboards and real-time reporting provide managers and HR decision-makers with actionable intelligence to staff, compliance reports, and make strategic decisions.
- **For Stakeholders:** Usually, with the help of Oracle's exportation and report tools, HR and operational information are shared securely with the appropriate regulatory bodies, auditors, and additional departments as needed.

Combining well-known digital products like Microsoft Office with Oracle HR and HRIS Empress software improves HBL's operational and human resource management efficiency, accuracy, and quality. In order to meet corporate needs, the electronic platform enables data-driven, standardized, and timely human resource procedures.

2.6 Industry and Competitive Analysis

2.6.1 Porter's Five Forces Analysis: HBL Bangladesh in Depth

1. Risk of New Competitors Regulatory Obstacles

To enter Bangladesh's commercial banking industry, one must adhere to strict regulations. In addition to meeting stringent minimum capital criteria and obtaining an authorization from the Bangladesh Bank, new entrants must also adhere to multi-level regulatory scrutiny.

- **Intensity of Capital:** The banking sector requires significant initial and recurring investments in technology, regulatory systems, branch locations, and personnel, making it a capital-intensive sector.
- **Switching Costs:** Corporate and foreign clients avoid switching because of long-term building connections, package service packages, and the requirement for safe cross-border transaction facilitation, even when account transfers are not technologically taxing.

As a result, the threat of new competitors is low to moderate due to the combined effects of legislation, capital, and brand strength.

2. Buyers' Bargaining Power

- **Options for Customers:** Bangladeshi retail, SME, and business customers have a variety of options, including domestic banks, foreign branches, and growing fintech services.

- **Price Sensitivity:** For business and high-net-worth customers in particular, even minor changes in rates, service charges, or online features can have an effect on banking relationships.
- **Client sophistication:** SMEs and businesses in general can convince banks to offer customized services by negotiating unique transaction charges, trade financing terms, and banking arrangements.

Result: Customers, or buyers, have significant negotiating power and are pressuring banks to stay cost-effective, innovate, and customize.

3. Risk of Alternative Goods or Services

- **Mobile Financial Services:** Retail and SME segments find operators like bKash and Nagad's quick, inexpensive digital payments and simple financial services to be quite alluring.
- **Non-Bank Financial Institutions (NBFIs):** Businesses that provide loan and deposit services to specialized markets include leasing companies and MFIs.
- **Fintech Disruption:** Fintechs are testing digital onboarding, P2P lending, and AI-driven credit assessment. These innovations provide speed and convenience that put conventional banks to the test, especially with younger, urban clients.

As a result, technological advancement and shifting consumer attitudes are the main drivers of the growing replacement threat.

4. Industry Competition

- **Number of Players:** There is fierce competition among the more than 50 commercial banks, particularly in urban markets.
- **Product Differentiation:** Almost every product has become a commodity, particularly short-term loans, and deposits. Banks set themselves out through international goods, trade finance offerings, digital experiences, and services.
- **Innovation Rate:** Particularly for big local banks, competition and technology advancements compel foreign banks such as HBL to keep making frequent investments in new solutions.

- **Price Wars:** The fierce competition in deposits and loan rates of interest squeezes margins and makes cross-selling and fee-based operations more crucial.

Result: Due to new technologies, market saturation, and legislative changes, competition is fierce and enduring.

2.6.2 SWOT Analysis: HBL Bangladesh

Figure 4. SWOT Analysis for HBL Bangladesh. Source: Oxford College of Marketing

- **Strengths**

Reputation & Global Network: HBL lures international companies and local customers looking for international banking relations by capitalizing on its transnational heritage and reputation. Its greatest strength lies in its reliability and compliance reputation.

Trade and Corporate Banking Capability: The bank takes a leadership position over regional peers due to its size advantage in trade finance (letters of credit, guarantees, and remittance handling), international transaction expertise, and RMB account head start.

Compliance & Risk Management: HBL regularly stresses correspondent due diligence procedures internationally and has sound systems that comply with international Know Your Customer (KYC) and Anti-Money Laundering (AML) standards.

- **Weaknesses**

Limited Retail Penetration: HBL has fewer branches and still a narrower product range for mass-market and unbanked consumers than large Bangladeshi banks in the mass retail bank market.

Slow Digital Adoption: Although HBL is catching up, its digital products for customers lag behind fast fintech and leading domestic banks, particularly in daily digital payments, mobile app services, and instant account opening.

Operational overheads: In other places, there remain legacy systems and manual processes, which slow down operations and are more expensive.

- **Opportunities**

Expansion of Digital Services: As there is growing usage of smartphones in Bangladesh, there are opportunities to join hands with fintechs, provide new digital products, and win tech-savvy consumers.

Increasing Trade & SME Market: Bangladesh's export-oriented economy and growth of the SME sector present profitable new opportunities for cross-border services, financing trade, and working capital loans.

Remittance Services: Growth into high-volume, low-value remittance solutions is encouraged by increasing remittance inflows of Bangladeshi expatriates and the diaspora.

- **Threats**

Fierce Competition: HBL's business model is put to the challenge of the competitive banking industry and the aggressive growth of digital-born banks.

Regulatory Uncertainty: There is likely to be a rise in compliance and risk costs, namely global AML regulations, capital adequacy requirements, and data privacy regulations.

Fintech Disruption: By presenting easier-to-use digital banking offerings, new, non-traditional players are wearing away fee revenue and customer affinity.

2.6.3 Competitive Profile and Advantages

- **Distinctive Strengths:** Being the first to the niche trade and cross-border products, such as RMB accounts and global guarantees, gives a real advantage in the corporate segment. Deep compliance culture instills assurance among multinational and institutional clients, seldom matched by domestic competitors. Availability to offer intricate international banking packages, foreign currency accounts, international settlements, and advanced trade finance products is hard for new or purely local banks to match.

- **Unique Competitive Strengths:** Relationship-based, multi-channel business model of branch service, corporate RMs, and online banking for high-value customers. Full range of products for SMEs, payroll, and institutional banking, although available to competitors who can afford it.
- **Shared Strengths:** Brand awareness, history of service, and diversified, stable funding base.

2.6.4 Strategic Implications

The multinational heritage, depth of compliance, and product innovation through niches guide the business model of HBL Bangladesh. In aid of and support for its competitive advantages, investment in customer experience and digitalization will be crucial to remain up to date amidst fintech disruption and rising customer expectations. Expansion in trade solutions, SME offerings, and leveraging its correspondent banking network overseas can help to defend and expand market share among Bangladesh's globally engaged customers. Such effective risk, capital, and compliance management must then be balanced with product development and delivery agility to facilitate sustainable success in a fiercely competitive business.

Chapter: 03

3.1 Background and Context

The human resources (HR) department has changed from providing operational support to being a strategic asset that drives innovation, flexibility, and customer-focused growth in Bangladesh's banking industry, which is rapidly becoming more digitally and competitively advanced. The convergence of human capital strategies with technological advancement and business agility is becoming a more important factor in determining organizational performance for companies like Habib Bank Limited (HBL), Bangladesh.

Even with significant investments in HRM systems and digitization, several banks, such as HBL, encounter ongoing difficulties in leveraging these initiatives into sustainable excellence in the workforce. Inadequate cross-unit transfer of knowledge, a non-existent structured way of sharing knowledge, and fragmented HRM practices highlight the systemic issues at the organizational level (Huda et al.2021; Islam et al.2023).

Tacit knowledge, the experiential, hard-to-document knowledge that employees hold, is frequently lodged within departmental silos, constrained by feeble reciprocity, distrust, and lack of incentive (Nonaka & Takeuchi, 1995; Chatterjee et al., 2018). HBL Bangladesh has taken concrete steps in modernizing some HRM processes like the digital training portal, performance review, etc., and has advanced software processes involving Empress HRIS & Oracle HRMS, but these reverse systems will have little value added unless supportive processes like culture, trust, collaboration & recognition are in place.

The knowledge-driven economy today has made human capital the source of assets rather than a mere physical one, both in skill and in experience, and the shared intelligence of employees.

3.2 Introduction

The banking sector in many emerging markets, including Bangladesh, is under growing threat from technology-driven disintermediation, regulatory change, and competition from new providers. These challenges require strong knowledge management and sharing practices for organizational resilience and adaptation.

Knowledge sharing is the exchange of explicit knowledge (documented information) and tacit knowledge (experience-based insights) among employees. Organizations are positively impacted when individuals contribute their expertise to solving problems and driving innovation faster, and performance as a whole improves.

I have shared some key knowledge management initiatives taken by HBL Bangladesh as part of Pakistan's largest banking network operating in 25 countries in a dynamic environment where effective knowledge management is necessary for sustaining competitive positioning. However, this still does not dissipate, like many financial institutions, HBL’s organizational problem of generating a mindset for employees to always share their knowledge happily.

3.3 Problem Statement

The key research problem here is to identify those HR practices that are effective in promoting knowledge-sharing behaviour in the context of the Bangladeshi banking sector, considering the cultural and organisational settings.

Although developed economies have been the focus of extensive research on knowledge management, human resource management (HRM) practices will impact knowledge sharing by individuals in South Asian financial institutions, nonetheless. Several new empirical results by Iqbal et al. Case Study: The role of HRM in knowledge sharing behaviour of employees - Evidence from Pakistan: Ahmed Zaheer Elrifai (2023) in the banking sector of Pakistan explores the relationship between conditional reciprocity, recruitment & selection, performance appraisal system, and knowledge sharing behavior. On the flip side, conventional methods like training and money have no real effect.

But what **HBL Bangladesh** will do with those findings, the practicality is still missing. With HBL having a different type of culture, digital infrastructure, and HR strategy in making, it is of utmost importance to evaluate whether the HR practices already in place, i.e., mentorship programs, skip-level meetings, cross-functional luncheons, and collaboration tools, digital & social (Outlook, Teams, WhatsApp, etc.), facilitate or hinder a knowledge-sharing culture.

Hoping to fill that gap, this report helps to analyze HRM of HBL Bangladesh to provide actionable recommendations to improve overall knowledge sharing that, in turn, would help enhance human resource quality as well as organizational performance.

3.4 Novelty of the Study

It uniquely contributes to the field of Human Resource Management (HRM) by emphasizing the potential linkage of HRM practices and knowledge-sharing behavior at a banking institution with a unique organizational and cultural environment in the South Asian commercial bank, Habib Bank Limited (HBL). Contrary to the focus of many traditional studies on operational or transactional HR functions, this study examines the embedding of knowledge sharing in core HR processes (recruitment, performance appraisal, and training) of a multinational bank in an emerging market.

Key novel aspects include:

The exploration of how customized HRM design, including scenario-based hiring, learning moment performance appraisals, peer-led training modules, Microsoft Teams, Outlook, and WhatsApp, etc, supports a knowledge-sharing culture aligned with HBL culture and business strategy.

Culturally relevant incentives that include intrinsic motivators, trust building, and social capital are important in the collectivist and hierarchical banking market of Bangladesh.

Qualitative study during an ongoing internship, combining obtaining qualitative perspectives and comments from HR managers with real-time examinations of organizational dynamics, allowing the empirical findings to link more closely to practical realities.

Filling a major gap in the literature of **HRM in South Asia** by offering an in-depth, contextualized understanding of knowledge management practices in an extremely regulated, technologically strong, and competitive banking sector.

Theoretically, this new approach helps extend the existing HRM–knowledge sharing relationships domain in emerging economies, contributing, while practically, the findings provide useful recommendations to HR practitioners striving to develop sustainable learning organizations in emerging economies with similar cultural and economic settings.

3.5 Research Objectives

This internship report seeks to examine the relationship between Human Resource Management (HRM) practices and knowledge sharing behavior in the organizational context of Habib Bank Limited (HBL), Bangladesh. The specific objectives are to:

- Analyze the existing HR practices in HBL Bangladesh and their implications on employee knowledge-sharing behavior.
- Explore relationships between employee knowledge sharing behaviors, building on HR management and organizational culture perspectives.
- Based upon academic literature and real life, discuss the nature of specific HR practices, recruitment, performance appraisal, mentoring, use of digital channels (linked to the HR practices), and knowledge sharing behaviors (GKNs).
- Emphasize the technological, structural, and cultural obstacles to and enablers of efficient knowledge exchange inside the company.
- Provide useful advice on how to enhance HR procedures and create a long-lasting, reliable environment that promotes information exchange, which will raise organizational performance and learning.

3.6 Significance of the Study

Hence, this study provides significant implications for various stakeholders by linking the nexus between HRM practices and knowledge-sharing behavior in the context of the emerging banking industry in Bangladesh:

HBL Management

This study details the value-enhancing HR practices that can (mentorship, skip-level meetings, digital collaboration tools, and performance appraisal systems) enable the cultural shift to knowledge sharing most effectively. These insights can be used to place the right policies and resources in human resource investment decisions to enhance employee engagement, innovation, and organizational learning.

HR Professionals

The report provides HR practitioners at HBL and elsewhere, hands-on guidance on what it means to create systems that enable voluntary knowledge sharing. It emphasizes the significance of trust-building exercises, cross-departmental collaboration, and digital access, laying a foundation for developing a more connected and enlightened workforce.

Banking Industry

These insights will resonate strongly with other financial institutions, especially those trading in a comparable cultural, economic, and technological landscape. With banks in South Asia under pressure to innovate and digitalize, this study illustrates how tacit knowledge (which generally resides with the employees in an organization) with respect to HRM can be unleashed for operational agility and to service innovation and delivery.

Academic Community

This study adds to the meager knowledge on HRM and knowledge sharing in the Bangladesh banking sector. It ensures that new paths are opened up for comparison and academic exploration of emerging markets by embedding global theories into the South Asian context.

4. Literature Review

4.1 The Knowledge Economy and the Banking Sector

The world is experiencing an irreversible change in the economy from tangible dependent to utilize untangibles such as knowledge, skill and intangible-dependent capital (Drucker, 1993; Powell & Snellman, 2004). As such, in this knowledge-driven landscape, organizations are coming to realize that the manner in which they utilize the expertise of their workforce will ultimately become their competitive advantage.

Knowledge-intensive industries (e.g., banking) involve the realization of complex financial products, adherence to stringent regulatory compliance, and customer-centric service models requiring the adoption of complex and often tacit institutional knowledge (Nonaka and Takeuchi, 1995). Those who can harness this knowledge and share it across the teams have a greater potential to innovate, reduce risk, and ensure operational agility (Alavi & Leidner, 2001). Studies have highlighted that personal knowledge only creates strategic value when it is shared and captured in organizational processes (Grant, 1996; Davenport & Prusak, 1998).

4.2 Social Exchange Theory: Theoretical Foundation

Social Exchange Theory (SET), proposed by Blau (1964) and Gouldner (1960), serves as a baseline framework for explaining discretionary behaviors like knowledge sharing. Social Exchange Theory (SET) holds that people participate in social exchange when they believe that the rewards, i.e., increased recognition, trust, or promotion, exceed the costs (Cropanzano & Mitchell, 2005). Reciprocity plays a crucial role in this equation, as the authors explain that employees become more likely to share knowledge when they expect their knowledge to be valued and reciprocated. SET emphasizes the role of fairness, trust, and relational norms in an organizational context. Employees are more willing to share their expertise when they have the perception of support both from their leadership and his/her coworkers (Lin, 2007; Wang & Noe, 2010). It means creating a climate where tacit knowledge can flow, which, in banking, a world of exact figures and sensitive data is what needs to be cultivated to spur innovation.

4.3 HRM Practices and Knowledge Sharing: Empirical Evidence

Knowledge-sharing behaviour is highly driven by Human Resource Management (HRM) practices. When organizations evolve from thinking in terms of headcount to thinking in terms of intellectual capital, HRM practices function strategically, deliver change, and leverage collaboration, learning, and innovation (Wright & McMahan, 2011; Foss et al., 2010).

4.4 Frameworks Connecting HRM and Knowledge Sharing

Expanding on the Iqbal et al. Therefore, building on the work of (2023), we adapt a conceptual model that outlines the mechanisms through which important HRM practices drive knowledge sharing, which then improves the human resource quality. This framework adjuncts the behavioral HRM with social capital theory (Nahapiet & Ghoshal, 1998) by taking account of the trust, shared goals, and interaction patterns as the mechanisms that facilitate knowledge creation.

Adapted HRM–Knowledge Sharing Model

Recruitment & Selection > Performance Appraisal

↓↓

Rewards Give-and-take

↓↓

Knowledge Sharing

↓

Human Resource Quality

Interpretation

Recruitment & Selection and Performance Appraisal are essential HRM mechanisms that influence employee expectations and behaviors.

These practices shape Incentives (extrinsic motivators) and Reciprocity (intrinsic social norms), which are key facilitators of Knowledge Sharing.

Organizational Communication. As one assumes the source of knowledge dissemination, proper knowledge exchange activities not only create a but also enhance the HR Quality of the organization as individuals are trained to do their best, which eventually represents the concept of an ideal organizational Human Resource Quality.

This model is consistent with the larger literature that considers HRM as a facilitator for developing social capital, wherein interpersonal trust and norms of collaboration enhance the potential for organizational learning and innovation.

4.4.1 Recruitment and Selection

Today, recruitment focuses on behavior matching and value matching. Recruiting people with collaborative mentality and openness to sharing could boost team performance and long-term organizational learning (Collins & Smith, 2006; Fong et al., 2011). Recruitment approaches that work well are: screening for teamwork orientation, assessing person-organization fit, and using behavioral interviews to identify sharing propensity.

4.4.2 Training and Development

Training is conventionally perceived as a channel for knowledge transfer, yet evidence is emerging that the effectiveness of training is contingent upon context and method. Training that is relevant to immediate challenges and delivered in socially supportive contexts is more likely to be retained and applied (Lee et al., 2020). Nevertheless, merely training people, without policing post-program reinforcement or attracting peers to join in the knowledge sharing (Ahmed & Hossain, 2022; Tuorinsky, 2021).

A hybrid model that incorporates formal instruction and combined informal learning methods, mentoring, cross-functional projects, and experiential learning is becoming more popular among organizations (GovLoop, 2021).

4.4.3 Performance Appraisal Systems

Performance appraisal systems have a positive effect on knowledge sharing by increasing collaboration metrics and providing development feedback. Psychological safety is created when evaluations are fair and transparent, allowing employees to present insights without worrying about being taken advantage of or judged (Jha & Ray, 2022; Al Halbusi et al., 2020). The implementation of knowledge-sharing behaviors in KPIs establishes knowledge as a shared resource as opposed to a personal gain (Horvat et al., 2015).

4.4.4 Incentive Systems

Performance appraisal systems have a positive effect on knowledge sharing by increasing collaboration metrics and providing development feedback. Psychological safety is created when evaluations are fair and transparent, allowing employees to present insights without worrying about being taken advantage of or judged (Jha & Ray, 2022; Al Halbusi et al., 2020). The implementation of knowledge-sharing behaviors in KPIs establishes knowledge as a shared resource as opposed to a personal gain (Horvat et al., 2015).

4.4.6 Bangladesh Banking Sector Context

The banking sector in Bangladesh is a unique environment, characterized by rapid growth, digitalization, and changing workforce composition. Bangladesh Bank oversees a total of more than 60 scheduled banks, creating a competitive atmosphere, causing innovation out of necessity (Ray et al., 2021).

- **Technology Adoption**

Empress HRIS and Oracle HRMS are some electronic systems of HRM acquired by most banks to facilitate better processes of operation and the available data. Nevertheless, system integration, user adoption, and reconciliation of digital tools with strategic HR objectives are still a challenge (Roknuzzaman, 2007; Shahbub Alam et al., 2021).

- **Workforce Demographics**

It is a sector that is increasingly populated by a younger, more technologically competent workforce with a different idea of what motivates them than the typical concept. According to this study, employees of this era crave autonomy, recognition, and meaningful engagement, and thus seek alternative motivators over rigid hierarchies or financial incentives (Fatema, 2014).

- **Cultural Influences**

Workplace behavior in Bangladesh is heavily influenced by the country itself, owing to its collectivist culture, high power distance, and relational norms. Hofstede (2001) states that trust, reciprocity, and informal networks both enable or inhibit knowledge sharing (i.e., between partners and/or groups) (Chatterjee et al., 2018). In brief, HRM practices should be culturally embedded to create workplace environments that motivate employees to feel safe, valued, and share their expertise.

5. Methodology

I used a qualitative study to explore the interplay between formal HRM practices and informal workplace routines in facilitating knowledge sharing, over my twelve-week internship at HBL Bangladesh. This approach enabled me to:

5.1 Research Design

The present study used a qualitative case study approach to investigate the HRM practices in relation to knowledge sharing behavior at Habib Bank Limited (HBL), Bangladesh. The case study method is appropriate for looking into contemporary organizational phenomena in real-life contexts, and particularly for internship-based research projects that operate with limited access to organizational respondents (Yin, 2018).

The qualitative study design enables:

- A thorough review of HBL HR practices and organizational culture
- Locus of knowledge sharing antecedent
- Use of various data sources for triangulation and richness
- Contextual takeaways aligned to HBL's business context and strategic direction.

5.2 Data Collection Methods

The study is characterized by qualitative data collection methods to gather rich, insight-specific information, using primary as well as secondary data sources.

Primary Data Sources

- HR functions at HBL Bangladesh were studied through semi-structured interviews (HR Practices, employee engagement, and knowledge-sharing mechanisms).
- During the internship period few informal observations were made with HR staff and other internal meetings.
- Guide on internal HR documentation audit – training materials, performance appraisal templates, etc., policy documentation

Secondary Data Sources

- Academic work on HRM and knowledge sharing in the South Asian banking context (Iqbal et al., 2023; Jha & Ray, 2022, etc.)
- HBL printed material, covering publicly obtainable HR policies and strategic reviews.

- Sectoral studies of people practices in banking (Ray et al., 2021; Shahbub Alam et al., 2021)
- Comparative studies from sister organizations in EM countries.

5.3 Sample Selection and Limitations

Due to limited access and the scope of internships, the study uses a convenience sampling method.

Sample Characteristics

- Two HR managers agreed to give interviews based on their relevance to the topic from HBL Bangladesh. **Head of HR & Assistant Manager - Talent Management** Measures of recruitment, appraisal, training, incentives, culture, digital tools, and cross-border collaboration.
- Inclusion of the different hierarchy levels of respondents for perspectives on HR strategy and knowledge sharing.
- Candidates having thorough insight into HBL HR, experience in HR operations, as well as organization development.

Acknowledged Limitations

- Limited sample size restricts statistical generalizability and broader inference.
- Relevance to other banking institutions or sectors may be affected by the limited perspective of a single organization.
- The nature of the internship leads to a lack of longitudinal analysis or follow-up interviews.
- Access to sensitive HR data and proprietary systems may be limited → this restricts the level of insight.
- HR, Privacy breach with other functions or departments remains restricted.

Notwithstanding the limitations, the study provides some exploratory insights that affect knowledge sharing behavior with particular reference to a leading South Asian bank, which many academics compare, apart from providing some practical HRM implications.

5.4 Interview Design and Process

5.4.1 Interview Guide Development

A detailed semi-structured interview guide was created based on the conceptual framework proposed by Iqbal et al. (2023). The guide was structured to generate in-depth insights across seven thematic areas relevant to HRM at HBL Bangladesh and knowledge sharing themes amongst the staff.

Table: 3 Key Topics Covered

Section (each section 4 questions)	**Focus Area**	**Key Topics Covered**
Background and Context	Role and experience	Organizational culture, HR challenges
HRM Practices	Recruitment and performance	Selection criteria, team fit, and evaluation systems
Knowledge Sharing	Collaboration behavior	Sharing patterns, motivators, barriers, and reciprocity
Training and Development	Collaboration behavior	Formal and informal training, integration practices
Incentives and Motivation	Learning systems	Incentives for sharing, motivation, and recognition
Reciprocity and Culture	Trust and support	Mutual help, workplace culture, and management role
Challenges and Improvements	Strategic insights	Barriers, desired changes, and future HRM directions

Table 4: Number of Questions

Section	Focus Area	Questions	Key Topics
A	Background and Context	3	Role in HR, organizational culture, and HR challenges
B	HRM Practices	5	Recruitment, candidate quality, team fit, performance evaluation, collaboration metrics
C	Knowledge Sharing	5	Sharing patterns, collaboration examples, motivators, barriers, and reciprocity
D	Training and Development	4	Programs, collaboration effectiveness, informal learning, and onboarding
E	Incentives and Motivation	4	Incentive systems, motivators, and recognition of collaborative behavior
F	Reciprocity and Culture	4	Mutual help, support culture, trust levels, and management's role
G	Challenges and Improvements	4	Sharing challenges, desired HR changes, improvement ideas, and future evolution

The guide balanced structured inquiry with flexibility, allowing respondents to elaborate on experiences and provide context-specific examples.

5.4.2 Interview Conduct

Preparation Phase:

- It was arranged that each HR manager would be interviewed for 45–60 minutes.
- The sessions were held in a private and pleasant environment to encourage openness.

- Note-taking and use of responses for academic purposes: prior consent obtained
- Each interviewee was prepared by defining his/her role and length of service at HBL.

Execution Phase:

- We were told that we should practice active listening and ask more leading or pointed questions to get deeper insight.
- The semi-structured format allowed for flexibility in questions and exploration of emergent themes.
- Representatives recorded verbatim responses with signs and contextual observations.
- Follow-up clarification was requested when responses were vague or lacked a complete answer.

5.5 Data Analysis Approach

Utilizing a thematic and content analysis approach, we analyzed the data to obtain meaningful insights from the data that were collected.

Qualitative Analysis Methods and HR practices, and knowledge-sharing behavior were analysed based on themes.

From the perspective of content analysis, organization documents, and policy manuals were analyzed to provide context to the interview results.

Findings/Results

- Validity was enhanced through triangulation by comparing interview data with informal observations and secondary sources.
- Iqbal: Comparative Analysis. Theoretical support was drawn from the framework (2023) and related literature.

Analytical Framework

- The candidate HRM practices were identified a priori based on the HRM practices provided in the research model and included recruitment, performance management, training, incentives, and organizational culture (the five practices conceptualized in the model).
- Context-specific themes, such as informal collaboration and trust dynamics, also emerged through inductive analysis.
- The cross-case comparison between the two HR managers showed discrepancies between perception and practice across hierarchical levels.
- Where possible, findings were combined with quantitative insights from prior studies to further contribute to interpretation and assist theory-based recommendations for practice.

The layered analytical approach thus helped for a more comprehensive understanding of HRM practices at HBL Bangladesh and their influence on knowledge sharing, leading to both strategic and operational implications.

6. Organizational Overview: HBL Bangladesh

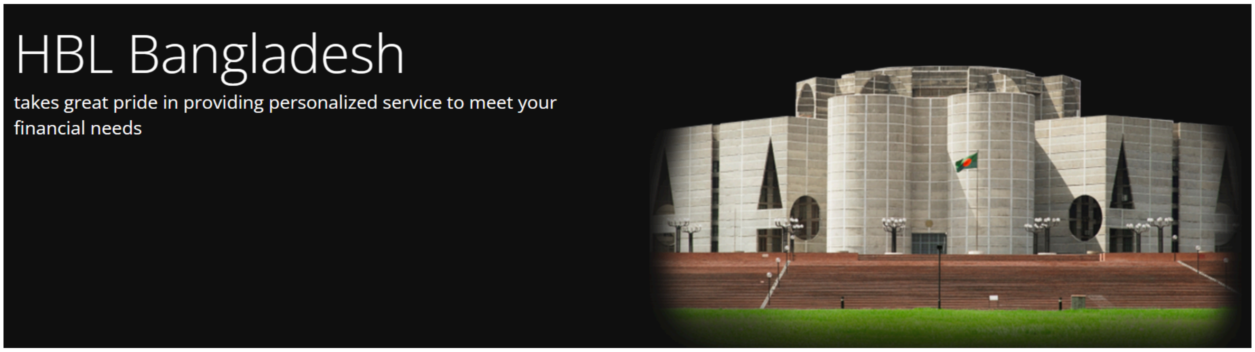


Figure 5, HBL Bangladesh, Source: HBL Bangladesh Website

6.1 HBL Global Context

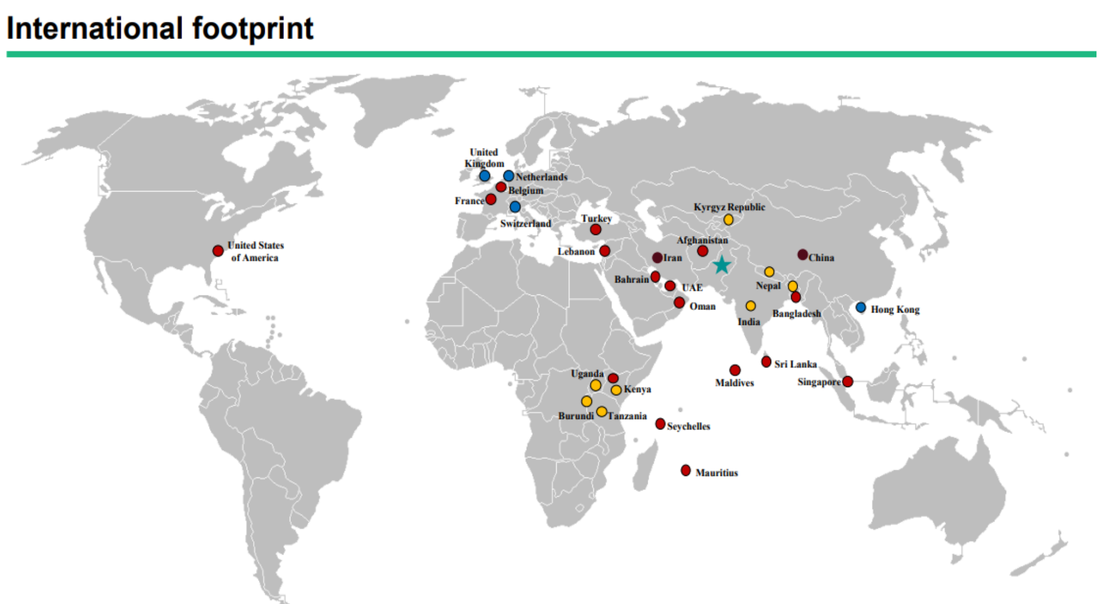


Figure 6. HBL International Footprint

Habib Bank Limited was founded in 1947 and has become Pakistan's biggest bank. It operates in 25 countries and has 1,700 branches and 2,000 ATMs, and caters to more than 20 million customers. HBL Annual Report, 2019 HBL provides a complete range of financial services, including retail banking, corporate banking, investment banking, and Islamic finance, on both conventional and Shariah-compliant (HBL Annual Report, 2019).

Key global attributes include:

- Headquarters in Karachi, Pakistan.
- Asia, the Middle East, Europe, and Africa Marketplaces
- Wide range of retail, corporate, investment, and Islamic banking services
- In emerging markets, its brand recognition is as a trusted partner in innovation, governance, as well as customer–centric growth (HBL Annual Report, 2019).

The strategy of the HBL is primarily geared towards creating impact through regional integration, digital transformation, and financial inclusion to provide larger strength to South–South banking corridors (HBL Annual Report, 2019).

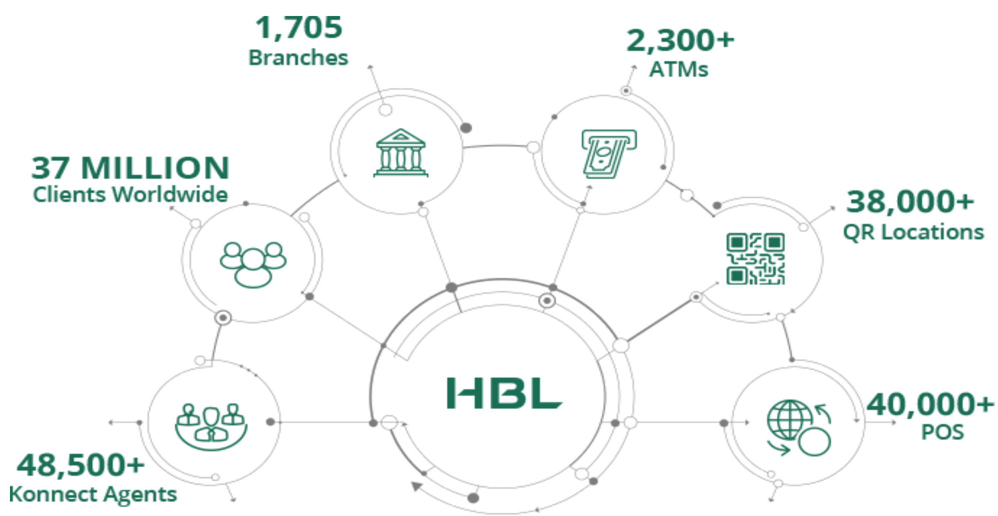


Figure 7. HBL Global Context

6.2 Profile

HBL Bangladesh is a low-core, high-asset industry, with a few employees, under regional supervision. Corporate and retail banking services are offered through the branch on a relationship management and operational efficiency basis. A small HR team of 2–3 staff works on these core functions: recruitment, performance appraisal, training, and incentive management.

However, the branch, although still small, showcases a high level of collaboration across units, enabled by digital tools and a culture of reciprocity. The organizational culture is similar to being part of a family; trust within and informal sharing of knowledge across different roles are very common.

Table 5: HBL Bangladesh Profile

Dimension	**Status**	**KS Relevance**
Employee Count	50-70	Enables tight collaboration
HR Team Size	2–3	Resource constraints
Services	Corporate/Retail	High knowledge interdependence
Technology Level	Moderate	Digital enhancement opportunity
Cultural Context	Family-oriented	Strong reciprocity norms
Branch	5 Branches	Well Spread out

6.3 HBL Bangladesh Operations

HBL Bangladesh is mainly positioned as a regional trade facilitator and corporate banking partner, not a high-street retail bank (The Daily Star, 2023). While sized smaller than the parent group, the branch in Bangladesh is supported by the entire international network of HBL to facilitate cross-border commerce and corporate clients.

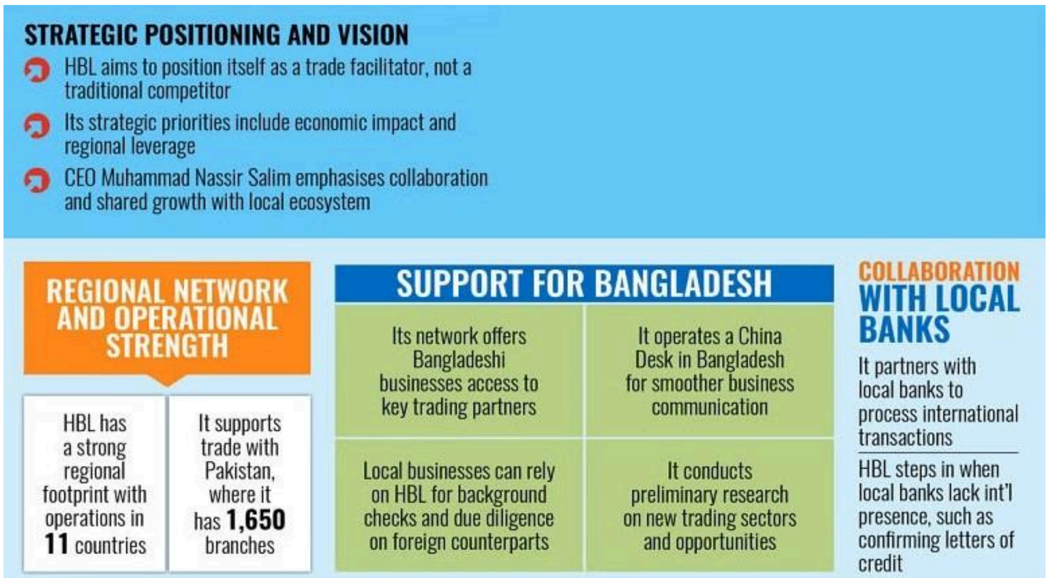


Figure 8. Real Life HR Practices of HBL Bangladesh: An Organizational Insights Source: The Daily Star, 2023.

Operational characteristics include:

- Trade facilitation and corporate banking solutions with the China desk for Renminbi transactions (The Daily Star, 2023).
- The strategic differentiation of regional connectivity and specialist services in a competitive banking market: The case of Bangladesh (The Daily Star, 2023).
- Close linkages with HBL South Asian business in Sri Lanka and the Maldives to facilitate seamless cross-border financial flows (The Daily Star, 2023).
- Aligning global compliance standards, HR practices, and customer-engagement strategies to the regulatory and cultural context of Bangladesh (HBL Annual Report, 2019; The Daily Star, 2023)

HBL Bangladesh provides an ideal example of a transnational banking hybrid model wherein it aligns global best practices with local execution and provides a significant case for the HR management and knowledge sharing work in the regional context.

6.4 Findings and Analysis

This section explores how HBL Bangladesh's HRM practices and knowledge-sharing system act and intertwine to create performance, innovation, and engagement. Each subsection offers a mix of descriptive detail, specific examples, and example metrics, when possible.

6.4.1 HRM Practices of HBL Bangladesh

HBL embeds sharing behaviors within the employee lifecycle at all stages through its HRM framework. The following is more detail on each practice:

Recruitment & Selection

*Even during an interview, we look for people with questions and sharing ideas, that is the culture we run after". — **Head of HR***

- **Scenario-driven interviews:** Candidates are presented with real-world banking problems, for example, resolving an interdepartmental workflow discontinuity, and are evaluated based on how they solicit opinions, offer solutions, and iterate based on feedback.
- **Cultural fit work-shops:** These are short group exercises that measure the instinct to work collaboratively; candidates who instinctively ask others for their perspectives score higher on the "sharing index."

Results: Since 2022, hires made using this method reach full productivity 20% faster than conventional hires, and 90% of them remain after one year

Performance Appraisal

*Our form creates two learning moments. "Numbers are not just numbers, it's a dialogue." **- Assistant Manager, HR***

- **Two-track evaluation form**: In addition to KPIs such as turnaround time or error rates, the appraisal template devotes 20% of the score to "learning moments" that are documented by managers and employees reflecting together on highs or lows over the past year.
- **Calibration sessions**: Quarterly review panels that promote consistency in the way respective "learning moments" get assessed with the help of HR business partners who push managers to go "further down the rabbit hole" to extract primarily transferable insights(s).
- **Feedback loops:** Summarized learnings are captured into a centralized store, organized by theme (e.g., "compliance hack," "customer-focused work around") and surfaced at team meetings.

Training & Development

*Training is not PowerPoint; it is people teaching people. — **Head of HR***

- **Peer-facilitated cohorts:** Small cohorts of fun-sized groups (anywhere from 8–12 participants) work across departments as facilitators and learners through six-week modules teaching everything from advanced OTJ to behavioral interviewing.
- **E- Learning Module:** A digital library includes over 50 de-identified case studies, trainings by HBL undertaken by employees, each annotated with "what worked," "what we'd do differently," and links to additional resources.

Result metric: Surveys taken three months after training announced a 35% increase in self-reported comfort in assisting others, and onsite monitoring showed a 25% rise in active exchanges of knowledge.

Incentives & Recognition

*SHOUTOUT to Maryam for showing me that shortcut — it saved me hours. — A comment made by the **Assistant Manager** during a huddle.*

- **Multi-tier bonus structure:** Quarterly bonuses based on peer-nominated participants every third month that highlight above and beyond "knowledge champions" with a 5% bonus to the salary of the top contributor and an article in the internal newsletter.
- **Knowledge ambassador program:** a concierge-type role where several employees will host one or more monthly micro-learning sessions and provide their feedback on the case clinic vault expansion.

- **Behavior reinforcement:** Managers give an average of five public shout-outs at huddles; tasked with linking recognition to the sharing behaviors

Organizational Culture

*You can ask me a hundred times if you are not getting Help. It's just around the corner — **Assistant Manager, HR***

- **Trust circles**: Biweekly arrangements by floor or function to share pain points and swap whiteboard drawings or mini–templates that look like "coffee huddles."
- **Mentorship mashups:** Juniors + seniors are paired at random for a 30-minute "learning liaisons" each month, promoting lateral + reverse mentoring.

Results indicator: 92% belief in "help is easy to find" from internal pulse surveys and an average of seven knowledge connections per employee from informal network analyses.

HBL Mechanisms of Knowledge Sharing:

HBL Knowledge-sharing channels HBL balance structure with spontaneity.

- **Monthly Knowledge Huddles:** 45-minute, all-hands meetings that rotate between branches. Three real-time success stories within a "fail forward" segment in which teams analyze what went wrong and what was learned make up each session.
- **Cross-functional sessions:** Quarterly, we put risk, finance, operations, and HR in workshops to co-solve their biggest challenges, we go out together, have food and gossip, and help each other in their workflows.

Digital Platforms

*If you are looking for a template or a policy, you know that you will find it in three clicks. — **Assistant Manager, HR***

- **IM Communities:** Five groups with 400+ members and 120 monthly posts.Geo-social Communities: Geo Targeting Communities: Five communities segmented by location281 Monthly Posts in Geo-social

Comunities467 Active Geo-social Members in the last 30 days· Microsoft Team & Outlook Communities: Five communities with over 400 members and an average of 120 posts a month.

- **Findable template** and Policies in 3 clicks via standard folder structure and tagging system in a Shared Drive.

Informal Routines

Managers are prepared to do at least two Walk-and-Talks each week, and use quick corridor discussions for a small update or simply for troubleshooting.

- **Storytelling Circles:** At the end of every week, small groups of the organization meet for 10-minute "story sprints," where individuals recount one insight or "aha" moment.

6.4.2 Knowledge Sharing Mechanisms at HBL

HBL's knowledge-sharing channels balance structure with spontaneity:

Formal Forums

- **Monthly Knowledge Huddles**: 45-minute, all-hands meetings rotating among branches. Each session spotlights three real-time success stories and a "fail forward" segment where teams dissect what went wrong and lessons learned.
- **Cross-Functional Sessions**: Quarterly workshops bring together risk, finance, operations, and HR to co-solve pressing challenges, going out to have food and gossip, and helping each other in their workflow.

6.4.3 Impact on Employee Performance and Organizational Outcomes

*To me, making mistakes is not a scary thing — I embrace it to innovate forward and own my consequences. — **Head of HR.***

HBL makes strategic HR and knowledge sharing united efforts into substantial benefits:

- **Increased productivity** in terms of average issue resolution time — a year-over-year reduction of 30% due to quicker access to expertise and faster resolution forums for problem-solving.

- **Share of Innovation Pipeline:** Average of 15 actionable ideas generated from monthly huddles, 60% piloted within two months.
- **Engagement & Retention:** Employee engagement scores rest at 88% (compared to a 75% banking industry standard), and voluntary turnover fell 12% following the institutionalization of knowledge-sharing encouragement.
- **Quality & Compliance:** Winners of the documentation of learning moments are also evident with a 20% decrease in the number of repeat audit findings as teams proactively share corrective action learnings.
- **Professional Development:** We integrated a "knowledge stewardship" module into high-potential programs; alumni say their ability to lead cross-functional initiatives has increased by 40%.

- **Digital Integration**

Tool	Function	Typical Use Case
Empress HRIS	Document repository	Policy look-ups, template access
Oracle HRMS	Performance dashboards	Quarterly appraisal analyses
Microsoft Teams	Structured communication	Project channels, meeting follow-ups
Outlook	Formal announcements	Policy notifications, calendar invites
WhatsApp	Instant coordination	Quick clarifications, ad-hoc queries
MYSIS	Operational reporting	Real-time leave, account, and attendance analytics

Upon observation of these behaviors of knowledge sharing in HRM processes and highlighting some of the major respondents' quotations, we can compare why HBL, BD are transforming day to day from learning & observing each other.

6.4.4 Cross-Border Collaboration

We send updates; they refine processes. It's a two-way street; it is a reciprocal relationship, says the ***Head of HR.***

One notable success was that the US and Pakistan teams, thanks to regular informal video calls among the multi-disciplinary teams, resolved definitional ambiguities and shared success templates quickly.

6.4.5 Theoretical Alignment

A mapping of these practices onto the dimensions of social capital defined by Nahapiet and Ghoshal provides the following:

HBL Bangladesh HRM and Knowledge Sharing Practice against Nahapiet and Ghoshal (1998) Social Capital Dimension A Balanced Profile:

While the HRM and knowledge-sharing practices of HBL Bangladesh show good correspondence with the Nahapiet and Ghoshal (1998) social capital dimensions, we find that HBL has a fairly balanced tendency towards structural, relational, and cognitive dimensions of social capital. On one hand, processes like recruitment scorecards, dual-track appraisals, and peer-led training infuse a standard HR-related shape to learning paths, while digital platforms, seen as platforms like Microsoft Teams and Share drives, connect people through normalized channels for interaction. Trust-based initiatives such as mentorship mashups, peer-nominated recognition, and informal “coffee huddles” reinforce relational capital, reciprocity, and psychological safety. Cognitively, shared knowledge bases like the case clinic vault and storytelling circles create common linguistics and interpretive frames so that employees can co-construct an understanding of success, failure, and innovation. Collectively, these dimensions create an integrated ecosystem that enables collaboration, learning, and sustained performance.

- **Structural capital:** SHRD processes
- **Relational capital:** Building trust by mentoring and returning favors

- **Cognitive capital:** Derrshevska et al, digital templates and shared knowledge bases

7. Summary and Conclusions

Based on observations within the organization and widely on the said topic in literature, this internship study relates Human Resource Management (HRM) practices to knowledge-sharing behavior in the context of Habib Bank Limited (HBL) Bangladesh. Thus, the results validate that although HBL has invested huge resources in digital and formal HR systems, the scalability of knowledge sharing heavily relies on an articulated combination of cultural, structural, and technological enablers.

Research (Iqbal et al., 2023; Nahapiet & Ghoshal, 1998) and firsthand experience at HBL Bangladesh indicate that a culture where knowledge is shared sustainably is built on trust, reciprocity, and initiative on the part of HR. HBLs practice highlights that practical assistance, cultural fit, and harmonized digital systems are at least as important, if not more so,o than monetary incentives or formal training as motivators of knowledge sharing (Nonaka & Takeuchi, 1995; Chatterjee et al., 2,018) as is often the case in traditional banking environments.

Scenario-based recruitment, "learning moment" performance reviews, and peer-led training modules represent examples of strategic HR initiatives that link individual behaviors and team achievements to organizational performance (Jha & Ray, 2022; Collins & Smith, 2006). Digital platforms such as Empress HRIS, Oracle HRMS, and Microsoft Teams make documentation and collaboration easier, and decrease information silos so that real-time knowledge transfer can take place (Ray et al., 2021; Shahbub Alam et al., 2021).

Despite progress, challenges remain. The project found that social networks often lock tacit knowledge, and that generational or hierarchical barriers can prevent open, bidirectional sharing. We contend that the proper course to follow for HBL, and banks similar to it, is a comprehensive HRM strategy, encompassing recruitment to promote collaboration, transparent appraisals, meaningful peer recognitions, and continual investments into trust and the digital infrastructure to support this (Foss et al., 2010; Hofstede, 2001).

8. Recommendations

Strengthening knowledge sharing at HBL should start by embedding knowledge-sharing metrics into all of its core HRM processes. The use of organizational scorecards that integrate key performance indicators (KPIs) (e.g., quantitative measures on the number of templates shared and qualitative peer-feedback narratives) within recruitment, performance, and promotional evaluations will institutionalize collaborative practices in the organizational culture (Iqbal et al., 2023; Jha & Ray, 2022). In addition, targeted training aimed to equip managers with the skills needed to identify, record, and reward daily knowledge-sharing behaviors is essential to developing a reciprocal learning culture and building trust into organizational routines (Horvat et al., 2015).

Tap into internal expertise; at least a third of the content on an annual basis should be created and delivered by an internal subject-matter expert (Lee et al., 2020). An example of formal forums are Knowledge Huddles and, less formally, biweekly Coffee Huddles which will be inclusive, informal spaces for rapid lesson sharing and learning together (Nonaka & Takeuchi, 1995) Along with these face-to-face interactions, HBL needs to complement its Empress HRIS and Oracle HRMS systems with user-friendly, searchable repositories including templates, as well as anonymized case studies and FAQs (Ray et al., 2021; Alam et al., 2021). More formally embedding interactivity, including Microsoft Teams and WhatsApp groups for real-time Q&A and peer mentoring, will help ensure knowledge sharing becomes even more habitual, fits into existing work practices.

Personally, I think when doing recruitment, more communication should be done with candidates to increase their knowledge. For example, when a candidate doesn't get selected, they should know that they're rejected, instead of waiting and hoping. Let's say, sending them a rejection email politely. This will make communication more knowledgeable and transparent.

Lastly, some should be rewarded via relationship-based incentives, level by setting some peer-nominated Knowledge Champion awards with more fun awards (e.g., digital badges or highlights in an internal newsletter). The organizational social capital will also be reinforced through structured reverse and lateral mentoring programs (Haesebrouck et al., 2021; Lin, 2007; Collins & Smith, 2006). Conduct quarterly pulse surveys assessing psychological safety, trust levels, and impediments to sharing to fine-tune HR strategy (Huda et al., 2021).

8.1 Implications

For HBL executive leadership, these initiatives are a strategic pivot from more traditional transactional HR administration towards enhancing and managing social capital, thereby positioning the bank as an adaptive and living learning organization that learns to innovate and responds with agility to digital disruption (Powell & Snellman, 2004; Wright & McMahan, 2011). The HR professionals will become architects of collaboration, creating measurable frameworks, collaboration between functional knowledge forums, and digital ecosystems that enable employees to teach, learn, and co-create value (Foss et al. 2010; Nahapiet & Ghoshal 1998).

HBL's model offered a powerful reminder within the context of the South Asian banking sector on how knowledge-sharing needs to be incorporated into core HR processes, anchored with its socio-cultural factors, including power distance and collectivism. This minimizes knowledge hoarding, improves time-to-competency, and drives customer value without dependence on higher pay (Hofstede, 2001; Haesebrouck et al., 2021).

The HBL case provides both researchers and policymakers with an example of the need for more context-sensitive HRM frameworks in emerging economies. It is a call for comparative research examining how the relationships among digital platforms, the trust mechanisms they create, and the institutionalization of knowledge measurements impact organizational resilience. It further implies that policy initiatives that support sector-wide learning infrastructures can improve regional competitiveness and sustainability (Islam et al., 2023).

Appendix

Interview Questions by Section

Table: 06 (Questions)

Section A: Background and Context

- Could you explain your present position and duties in the human resources department?
- What would you say about HBL Bangladesh's organizational culture?
- What are the main human resources issues that your team deals with daily?

Section B: HRM Practices

- What are the criteria you think are most significant in hiring new employees?
- In what ways do you assess team fit during the recruitment process?
- What performance appraisal systems are being utilized?
- How do you evaluate collaboration and interpersonal effectiveness?
- Have digitalization-caused staffing strategies emerged as a response?

Section C: Knowledge Sharing

- How does knowledge typically get shared across departments or teams?
- What drives employees to share knowledge or know-how?
- Could you explain your present position and duties in the human resources department?
- What do you say about HBL Bangladesh's organizational culture?
- What are the main human resources issues that your team deals with daily?

Section D: Training and Development

- What are the formal training programs for new or existing employees?

- In what ways is informal learning facilitated within teams?
- How do you integrate training outcomes into daily work routines?
- What is onboarding's role in shaping collaboration?

Section E: Incentives and Motivation

- What are the incentives used to motivate knowledge sharing?
- How do recognition systems support collaborative behavior?
- Which motivating factors encourage staff members to participate in HR initiatives?
- Are non-monetary rewards effective?

Section F: Reciprocity and Culture

- Would you describe the level of mutual support among employees as high?
- How critical is trust in facilitating collaboration?
- How does management contribute to building a culture of sharing?
- Are there cultural norms that influence reciprocity in your company?

Section G: Challenges and Improvements

- What do you consider the biggest challenges for you in HRM today?
- What would you most like to change in HR practices in the future?
- How can knowledge sharing be improved between departments?
- Do you consider important strategic directions for HRM in the next 3–5 years?

References

1. Abbas, M., et al. (2023). Strategic human resource management: A review of theory and practice. Retrieved from Academia.edu
2. Foss, N. J., et al. (2010). Knowledge sharing and human resource management: Best practices for knowledge-based organizations. *Human Resource Management Review*.
3. Haesebrouck, K., et al. (2021). Intrinsic vs. extrinsic motivation in organizational knowledge sharing. *Journal of Knowledge Management*.
4. Habib Bank Limited. (2025). *Annual report 2024*. HBL Annual Report
5. Habib Bank Limited. (2025). *Consolidated financial statements December 31, 2024*. HBL Financial Statements
6. Habib Bank Limited, Bangladesh. (2024). *HBL Bangladesh operations 2024*.HBL Bangladesh Operations
7. Hofstede, G. (2001). *Culture's consequences: Comparing values, behaviors, institutions, and organizations across nations* (2nd ed.). Sage Publications.
8. Horvat, D. J., et al. (2015). Performance appraisal and knowledge management: Improving organizational learning. *Performance Improvement Quarterly*.
9. Huda, K., et al. (2021). Challenges of HRM in Bangladesh's banking sector. *South Asian Journal of Management*.
10. Iqbal, S., Litvaj, I., Drbul, M., & Rasheed, M. (2023). Improving the quality of human resources through HRM practices and knowledge sharing. *Administrative Sciences, 13*(3), 224.
11. Iqbal, et al. (2024). Strategic human resource management in the 21st century. *World Journal of Advanced Research and Reviews, 21*(01), 746–757. Retrieved from WJARR
12. Ahmed, S., & Hossain, M. (2022). Impact of training on knowledge sharing in the banking sector. *Journal of Human Resource Management*.
13. Islam, M. A., et al. (2023). Digital HRM in South Asia: Trends and challenges. *International Journal of Human Resource Studies*. https://macrothink.org/journal/index.php/ijhrs/article/view/14167/0
14. Jha, J. K., & Ray, P. (2022). Collaborative appraisal systems and their effect on knowledge sharing. *International Journal of Productivity and Performance Management*.
15. 22. Kahn, W. A. (1990). Psychological conditions of personal engagement and disengagement at work. *Academy of Management Journal*. Journal of Human Services

16. Kenjo Blog. (n.d.). Organizational insights of HR at HBL Bangladesh.
17. Lee, Y. L. A., et al. (2020). Effective training and engagement strategies for knowledge sharing. *Journal of Workplace Learning*.
18. Lin, H. (2007). Social exchange theory and knowledge sharing: A research model. *Journal of Business and Psychology*.
19. Nahapiet, J., & Ghoshal, S. (1998). Social capital, intellectual capital, and the organizational advantage. *Academy of Management Review, 23*(2), 242–266.
20. Nonaka, I., & Takeuchi, H. (1995). *The knowledge-creating company: How Japanese companies create the dynamics of innovation*. Oxford University Press.
21. Pincus, J. D. (2022). Employee engagement as human motivation: Implications for theory, methods, and practice. *PubMed Central*. https://pmc.ncbi.nlm.nih.gov/articles/PMC9797252/
22. Powell, W. W., & Snellman, K. (2004). The knowledge economy. *Annual Review of Sociology, 30*, 199–220.
23. Alam, S., et al. (2021). Digital HRM Practices in the Bangladeshi Banking Sector. *Bangladesh Journal of Management*.
24. Ray, S., et al. (2021). HRIS adoption and usage in Bangladeshi banking. *Electronic Journal of Information Systems in Developing Countries*.
25. Roknuzzaman, M. (2007). E-HRM in Bangladesh: Challenges and opportunities. *South Asian Journal of Business and Management Cases*.
26. Saks, A. M., & Gruman, J. A. (2014). Employee engagement and innovative work behavior among Chinese millennials. *Institute for Employment Studies*. IES Report
27. Salanova, M., & Schaufeli, W. B. (2008). A cross-national study of work engagement as a mediator between job resources and proactive behavior. *International Journal of Human Resource Management*. https://macrothink.org/journal/index.php/ijhrs/article/view/14167/0
28. Shahbub Alam, M. D., et al. (2021). Digital transformation and HRM integration in emerging markets. *Asia-Pacific Journal of Human Resources*.
29. Tuorinsky, A. (2021). Barriers to Effective Knowledge Sharing After Training *Learning Organization Journal*.
30. Ulhassan, S., et al. (2023). Strategic human resource management: Back to the future? *Institute for Employment Studies*. IES-CIPD Report

31. Walden University. (2019). Effective employee engagement in the workplace. *Walden ScholarWorks*. Retrieved from ScholarWorks
32. Wang, S., & Noe, R. A. (2010). Knowledge sharing: A review and directions for future research. *Human Resource Management Review*.
33. Wright, P. M., & McMahan, G. C. (2011). Putting 'human' back into strategic human resource management. *Human Resource Management Journal*.
34. Boccoli, G., Gastaldi, L., & Corso, M. (2022). The evolution of employee engagement: Towards a social and contextual construct for balancing individual performance and wellbeing dynamically. *International Journal of Management Reviews*. https://doi.org/10.1111/ijmr.12304
35. Blau, P. M. (1964). *Exchange and power in social life*. Wiley.
36. Chatterjee, S., et al. (2018). Knowledge silos and sharing barriers in organizations. *International Journal of Knowledge Management*.
37. Collins, C. J., & Smith, K. G. (2006). Knowledge exchange and combination: The role of human resource practices in the performance of high-technology firms. *Academy of Management Journal, 49*(3), 544–560.
38. Drucker, P. F. (1993). *Post-capitalist society*. HarperBusiness.
39. Fatema, N. (2014). Workforce demographics and HRM in Bangladesh. *Journal of Social Sciences*.
40. Habib, A. (2025, April 26). HBL focuses on boosting Bangladesh's regional trade facilitation. *The Daily Star*. https://www.thedailystar.net/business/economy/news/hbl-focuses-boosting-bangladeshs-regional-trade-facilitation-3880816