Internship Report On

Effects of HR practice on employee engagement in Banking Industry: A case study on Dhaka Bank PLC

By

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

BRAC Business School

BRAC University

May 2024

This declaration is made

1. The report from my internship which I turned in for credit toward my degree is entirely original. BRAC University.
2. There is nothing in the report that has already been written or published by another person, except in cases where complete and accurate referencing is used to properly cite this.
3. There is nothing in the report that has been submitted or accepted for consideration. other degree from a university or other educational establishment.
4. I have given credit to all of the primary sources.

Student’s Full Name & Signature:

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Mohammad Rabiul Basher Rubel, PhD
Assistant Professor
BRAC Business School, BRAC University

To,

Mohammad Rabiul Basher Rubel, PhD
Assistant Professor
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Subject: Transmittal of Internship Report on the Effects of HR Practices on Employee Engagement in the Banking Industry: A Case Study on Dhaka Bank PLC

Dear Sir
I am happy to present my internship report which is titled **"Effects of HR Practice on Employee Engagement in the Banking Industry: A Case Study on Dhaka Bank PLC"** for my internship at Dhaka Bank PLC as required by the company.
This report focuses on Dhaka Bank PLC and provides a thorough analysis of the role of HR practices and their effect on employee engagement in the banking industry. The study highlights the relationship between employee engagement levels and a number of HR practices used by the bank including performance management and employee recognition.
I hope that this report's conclusions will offer insightful information and help Dhaka Bank PLC continue to improve its employee engagement and HR strategies.
Feel free to reach me by phone or email if you need any additional clarification or would like to talk about any part of the report.
I am grateful for your advice and assistance throughout my internship and I eagerly await your comments.

Sincerely,

____

Md Asifur Rahman
20304083
BRAC Business School
BRAC University
Date: December 28, 2024

Non-Disclosure Agreement

I so certify that all of the data in this report, including my understanding of HR practices and how they affect employee engagement in the banking sector from my internship at Dhaka Bank PLC, completely complies with the organization's rules and regulations.

I also certify that all proprietary and sensitive information I collected throughout my internship will be kept private and confidential. Without Dhaka Bank PLC's express agreement, such information will not be shared, divulged, or conveyed to any unauthorized person or organization.

Acknowledgement

My profound thanks go out to Assistant Professor Mohammad Rabiul Basher Rubel, PhD, my university supervisor, for his helpful advice, support, & enlightening criticism during the compilation of my internship report. I sincerely appreciate their patience and commitment, since their assistance & knowledge have greatly influenced my comprehension & study of the subject.

Additionally, I want to express my sincere gratitude to Mohammad Mubarok Hossain, my onsite supervisor at Dhaka Bank PLC, for giving me the chance to obtain real-world banking experience. My professional development & comprehension of HR procedures in the workplace have greatly benefited from their guidance, kind criticism, & readiness to impart information.

Last but not least, I want to express my sincere gratitude to my parents, my younger sister Sanzida, & my friends Anindya, and Rayhan for their constant support & encouragement along this trip. Their unwavering encouragement & faith in my potential have been a source of strength, enabling me to maintain my concentration & successfully finish my internship.

Executive Summary

My internship at Dhaka Bank PLC is described in this report. All of the material required for the internship is contained in the first chapter. Throughout my internship, I was given particular tasks to complete in order to gain my first work experience in an organisation inside the firm.

The paper also conducts a complete analysis of the organisation, elucidating its organisational structure, marketing strategies, management styles, & operational processes while evaluating the impact on overall operations. In order to determine the company's position in the market & identify major advantages, disadvantages, possibilities & threats, it also conducts a comprehensive competition study using Porter's Five Forces & SWOT analysis. Based on the insights gained from competitive research, the report also makes significant recommendations for enhancing the business's competitive advantage & encouraging long-term growth.

The effect of HR procedures, particularly training and development, on employee engagement in the banking sector is examined in third Chapter of this research. It describes the study's design, data gathering strategies, and analytic tactics as well as the research methodology. The chapter talks about how training initiatives improve workers' abilities, drive, and contentment at work, which eventually raises engagement levels of Dhaka Bank PLC. It also looks at how career development programs & chances for further education may help create a dedicated workforce. This chapter seeks to demonstrate a direct correlation between better worker efficiency in the banking industry & efficient training methods by examining employee perceptions & engagement measures.

Keywords: Human Resource Management, Challenges, Solutions, Training And Development, General Banking

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List of Acronyms

PLC	Private Limited Company
RTGS	Real Time Gross Sattlement
EFTN	Elictric Fund Transfer Network
GB	General Banking
SME	Small-Medium Enterprises
CSR	Corporate Socail Responsibility
RMD	Required Minium Distributions
HR	Human Resource
ATM	Automated Teller Machine

Chapter 1 Overview of Internship

1.1 Information of Intern

Name: Md. Asifur Rahman

Student ID: 20304083

Program: Bachelor Of Business Admininstration

Major: Human Resource Management

1.2 Internship Information

1.2.1

Period: 3 Months

Company Name: Dhaka Bank PLC

Department/Division: Operations in General Banking

Address: Plot # 1, Road # 5, Block # A, Section # 10, Mirpur, Dhaka.

1.2.2 Internship Company Supervisor Name and Position

Name: Mohammad Mubarok Hossain

Position: Operation Manager

1.2.3 Job Scope: Job Discription/ Duties & Responsibilities

As an intern my primary responsibilities was supporting the General Banking sector of Dhaka Bank PLC.

- Helped keep track of client information and create new accounts.
- Effectively handled debit cards & chequebooks.
- Handled customer files, making sure all necessary documentation was accurate & in compliance.
- Supplied clients with the required paperwork, such as nominee declarations, account statements, DBL Go authorisation, & account establishment documentation.
- Created certificates of solvency & checked them against bank records.

1.3 Internship Outcomes

1.3.1 Contribution to the Company

Since I am not a permanent employee of the bank and lack that level of experience I made every effort to learn as much as I could during my internship at Dhaka Bank PLC. In order to obtain full employee working engagement I would try to arrive at the bank by 9:30 a.m. and work with everyone until 7:00 or 7:30 p.m. as the office is open from 10 a.m. to 6 p.m. As I oversaw different facets of the General Banking Operations division I demonstrated my proficiency in document management by helping to open new accounts keeping track of client information and managing checkbooks and debit cards. handled client files with care making sure all required paperwork was present. Give the client all the forms they need including those for opening an account statement DBL Go authorization nominee declarations etc. I made sure the paperwork was accurate and compliant. Create a solvency certificate and compare it to the bank statement as well.

Furthermore, I imparted all of the tasks and knowledge I acquired during my internship to the new interns. Customer satisfaction has increased as a result of my front-line support which includes answering questions and pointing clients toward the appropriate resources. I helped write the appropriate RTGS EFTN pay order and service-provided remittance forms and coordinated with the appropriate parties. streamlined procedures by using software tools to cut down on processing time or by filing and organizing documents.

1.3.2 Benefits of the Students

During my internship at Dhaka Bank PLC, I gained priceless real-world experience that helped me connect my academic understanding with practical applications. Working in the General Banking Operations division gave me the opportunity to gain practical experience in customer service compliance account opening and documentation management.I learned more about the value of accuracy and privacy in banking processes and financial services, where there was face to face collaboration with bank employees and customers.

In addition, the internship of my time management and organizing ability improved. Managing different types of duties such as monitoring client information and helping with checkbooks and debit cards were called to take into account efficiency and expansion. These duties helped me get ready for a professional setting, which taught me to effectively control the work and complete the time limit under pressure.

In addition, the meeting improved my communication and mutual abilities. I developed the opportunity to change my communication style to suit different situations and fulfill the customer's needs by responding to the customer's inquiry and working closely with colleagues who offer frontline support. I had to mention the new trainee as part of my job that improved my teamwork and leadership skills and promoted a cooperative attitude.

During my internship in the banking sector, I gained an understanding of the regulatory and compliance requirements that banks must meet in accordance with Bangladesh Banks policies. My work experience at the bank has given me a strong basis on which to base my ethical decisions throughout my professional career in accordance with industry standards. . . As a result of dealing with a wide range of clients, we have improved our communication abilities and formed enduring relationships with them. Overall working at Dhaka Bank PLC has helped me become more competent and confident in the banking industry. I now possess the abilities and information necessary to pursue a prosperous career in banking or a similar industry.

1.3.3 Challenges and issues (experienced during the internship)

The GB Operations division at Dhaka Bank PLC presented me with numerous difficulties during my internship. The lack of clear instructions for completing my daily tasks was the largest issue I faced at the bank. The workers at the bank were busy with their jobs and occasionally I was assigned a task without receiving clear instructions or detailed recommendations. I was unable to complete my assigned tasks and duties efficiently and on time because of this lack of clarity. I therefore had to deal with ambiguity and uncertainty and come up with a solution on my own to close the knowledge gap.

Since everyone was working on their own projects I found it difficult to finish mine effectively by comparing it to everyone else work. Another issue I encountered was that it was very challenging to finish the work and persuade the clients to finish their tasks correctly when numerous clients arrived to pick up statements and solvency certificates at the same time that other clients arrived to pick up checks or debit cards.

Since I was not a permanent employee I did not have access to all kinds of users which made it impossible for me to complete all of the work. As a result, I became reliant on other permanent employees which caused me to lose focus and disrupt my work.

1.3.4 Recommendation (to the Company on future internship)

In light of my experience as an intern at Dhaka Bank PLC, I would like to recommend a number of changes to improve future intern's internship experiences and optimize their contributions to the business. New interns may benefit from an organized orientation at the start of their internship to better understand the company's policies departmental operations and general workflow. This might shorten the time it takes for interns to get used to their jobs and allow them to contribute more successfully right away. Interns would find it easier to track their progress and maintain motivation if they were given specific tasks and attainable goals.

Additionally, a clear set of duties can lessen intern's uncertainty about their responsibilities and aid in the development of pertinent skills. Even for a brief time letting interns move between departments or roles within the bank may help them gain a more thorough understanding of how the business operates. This exposure would improve their educational experience and might encourage them to think about a long-term position with Dhaka Bank.

Workshops on customer service communication techniques and software tailored to the industry could better prepare interns for their positions. They would produce better work and be more confident when taking on responsibilities if they received training in these areas.

Chapter 2: Organization Part

2.1 Introduction

Dhaka Bank PLC, one of the leading private commercial banks in Bangladesh, was founded in 1995. The bank, which was established with the intention of providing its customers with state-of-the-art financial services while fostering the economic development of the country, is headquartered in Dhaka. Dhaka Bank offers a wide range of financial products and services, including trade financing, commercial banking, the retail banking sector, & services for the Treasury. Additionally, Dhaka Bank is well-known for emphasizing corporate social responsibility through a number of programs that support environmental sustainability and community development.

2.2 Overview of the Banking Industry

Because it facilitates financial transactions, extends credit, & promotes economic growth, the banking sector is vital to the global economy. It consists of a number financial organisations that provide services including deposits, loans, asset management, & payment processing, such as commercial banks, investment banks, & central banks. Economic conditions, legal frameworks, & technological developments all have a big impact on the industry. Traditional banking methods have changed recently due to advancements in fintech and digital banking, which have improved accessibility and productivity (World Bank, 2023).

2.2.1 Overview of Dhaka Bank PLC:

In 1995 Dhaka Bank PLC a well-known private commercial bank in Bangladesh was established with the goal of providing top-notch financial services to satisfy the demands of the contemporary economy. Originally based in Dhaka the bank has since grown throughout Bangladesh establishing a vast branch network automated teller machines and online banking services to make it easier for both urban and rural customers to access its services. The organization has established a reputation for reliability in the banking industry thanks to its dedication to maintaining openness professionalism and moral behaviour. The bank provides a wide range of financial services that are designed to satisfy the various needs of corporate entities businesses and individuals. It provides a range of investment services international trade facilitation SME financing retail and corporate banking and more.

Additionally, it offers cutting-edge products to meet the needs of its contemporary clientele like digital banking solutions that enable remote transaction execution via its mobile and internet banking platforms. In response to the changing demands of tech-savvy clients Dhaka Banks's emphasis on convenience speed and security is in line with this digital transformation. As a fervent supporter of sustainable growth, Dhaka Bank has given top priority to projects that advance the environment and society. The bank actively supports community initiatives pertaining to environmental preservation healthcare and education through its CSR initiatives. Furthermore, it aims to uphold inclusive financing by encouraging underprivileged and rural communities to have access to financial services. Dhaka Bank seeks to promote beneficial effects on Bangladesh's development by striking a balance between social responsibility and financial growth.

Under the direction of a board that respects global best practices and legal requirements, Dhaka Bank functions with an emphasis on corporate governance. Along with emphasizing talent development and a customer-centric culture it regularly trains staff members to improve their technical and customer service abilities. Because of its commitment to ongoing development, the bank has been able to maintain its competitiveness win over new clients, and use ethical banking practices to advance the nation's economy. In Bangladesh's financial system, Dhaka Bank PLC is still a major player working to promote stability and financial inclusion.

2.2.2 Mission

Dhaka Bank PLCs mission is based on its dedication to creating a stable and forward-thinking financial environment. By providing superior individualized financial solutions the bank hopes to increase value for all of its stakeholders including clients staff shareholders and the general public. By offering comprehensive and easily accessible banking services that address a variety of needs from trade services and corporate financing to personal banking and SME loans it aims to promote economic growth. Additionally, the bank prioritizes a strong customer-centric approach working to surpass expectations in each interaction by acting with professionalism integrity, and efficiency.

Dhaka Bank seeks to establish enduring connections that support both the financial stability of its customers and Bangladesh's economy by concentrating on these values.

2.2.3 Vision

Dhaka Bank PLC wants to be the most admired bank in Bangladesh by establishing standards for innovation service excellence and moral banking. The bank wants to be known for its outstanding financial services which are supported by its commitment to providing customers with contemporary safe and easy banking experiences. With a focus on quality and reliability, Dhaka Bank aims to play a significant role in Bangladesh's development by enabling people and companies to achieve their financial objectives. Its objective to become a financial institution renowned for its strong governance openness and dedication to sustainable growth—elements that greatly appeal to its stakeholders and the general public—is also reflected in this vision.

2.2.4 Commitments

A number of fundamental values are upheld by Dhaka Bank PLC directing its business practices and relationships with stakeholders. One of these pledges is to continuously provide customers with value by offering safe cutting-edge and easily accessible financial products and services that meet changing market demands. It is committed to maintaining moral behavior emphasizing accountability and transparency which contributes to the development of credibility and trust in the banking sector. Social responsibility is also very important to Dhaka Bank which supports community-benefitting projects in fields like healthcare education and environmental sustainability. The bank's mission to establish an inclusive financial environment in Bangladesh is in line with its dedication to inclusivity and its proactive efforts to advance financial access for marginalized and rural communities. Dhaka Bank is equally committed to providing its staff with a supportive and professional work environment. Through ongoing training initiatives, it makes investments in the expansion and improvement of its workforce guaranteeing that staff members have the newest abilities and know-how to provide excellent customer service. Building a culture of professionalism and customer-centricity will help the bank create a skilled and driven workforce that supports its principles and propels its success.

2.2.5 Strategy

Dhaka Bank PLCs strategy is centred on technological innovation sustainable growth and growing its national presence. As part of its strategy, the bank uses digital technology to increase operational effectiveness guarantee transaction security, and improve customer convenience. It has made large investments in digital banking platforms enabling clients to use Internet and mobile banking to access services from a distance. This deliberate focus on technology enables the bank to adapt to the shifting needs of its clientele especially those who appreciate the ease of digital money management.

2.3 Management practices

The leadership style of Dhaka Bank PLC is mostly democratic, encouraging an inclusive, cooperative, & employee-empowered culture. Employees at all ranks get the chance to voice their thoughts, ideas, & opinions for the improvement of the company due to the leadership style used in that organisation. Additionally, this approach promotes cooperation in decision-making processes, open communication, & employee engagement in all communities (Cheng, 2021).

2.3.1 Leadership Style

Strategic foresight regulatory compliance and a strong customer focus are all integrated into Dhaka Bank PLCs collaborative and risk-aware leadership style. The Board of Directors which leads the bank's leadership takes a methodical approach that prioritizes moral behaviour professional honesty and long-term expansion. Regular oversight and a dedication to openness demonstrate the leadership's emphasis on corporate governance and the board actively participates in setting strategic goals and guaranteeing compliance with Bangladesh Banks financial standards.

A decentralized team-oriented approach to risk management and operational tasks is also a part of Dhaka Banks's leadership style. For example, the risk management division (RMD) under the direction of chief risk manager operates autonomous to control the risk within the parameters set by the bank. Along with following the bank's overall risk and compliance requirements, this delegation of responsibility leaders in various divisions makes freely act within their respective domains. RMD has completed stress tests and risk assessment processes to help the board make a well-informed decisions on the allocation and conditional plan that the board is informed.

The bank's management also promotes an inclusive work environment that supports the ongoing skills development and training for employees. The purpose of leading the management of employees in HR Department employees is in line with the support of employee involvement. Officers at Dhaka Bank encourage a participating leadership style that allows the division to actively influence the bank's strategic direction, especially in areas such as customer experience innovation and digital changes. All organizational levels will be in accordance with the bank's vision of skill in banking and customer satisfaction for this participation management style.

2.3.2 Human Resource Planning Process of Dhaka Bank PLC

The process for human resource scheme (HRP) in Dhaka Bank PLC has been created to guarantee the offer by a skilled workforce and match the banks' requirements with strategic goals. In many departments, the first step in the HRP process in Dhaka Bank is in many departments required for each role. This method guarantees that the bank has appropriate employees to meet its strategic and operating requirements.

HR leaders at Dhaka Bank do this by analyzing a sought -after analysis that projects the future staffing requirements based on estimated trade development market status and industry trends as variables. They then evaluate the internal workforce to find skills or personnel intervals, and they create recruitment training and development plans to close these intervals.

The bank places a strong emphasis on developing a motivated workforce because it believes that well-prepared workers result in increased operational effectiveness and higher-quality services. Preparing future leaders for important positions within the company to support its long-term growth strategy is another aspect of this HR planning emphasis that includes succession planning.

2.3.4 The recruitment and selection process

One of the most important tasks in a company is human resource management. The HR department of Dhaka Bank is a great place to learn about HR-related topics in depth. All HR-related issues are handled by a top-notch management team in the HR division. Their diligent efforts enable the placement of qualified individuals in appropriate roles. They make sure that every stage of the hiring and selection process proceeds as it should. By lowering the turnover rate Dhaka Bank demonstrates that their hiring and selection procedures are excellent and that the right candidate is hired for the right role. The report's primary focus was the Human Resource Division. Given that

Dhaka Bank is a private commercial bank they require highly qualified employees who are committed to their work otherwise the entire operation will fail. Finding such talented individuals is a huge challenge for any organization. The Human Resources Division of Dhaka Bank Limited provides a general form to all other branches and divisions of the head office at the start of the year in order to determine the future demand for human resources within Dhaka Bank Limited (DBL). The HR department obtains an estimate of the number of employees needed for the year based on the data collected from these forms. The next step for the HR department is to hire and choose as many capable and effective employees as the bank needs. The level of service that a commercial bank provides to its customers is a major factor in its success. The organization's employee's skills and calibre determine the quality of the services they provide.

The DBL authority must therefore exercise caution when hiring the best candidate for each position. DBLs hiring and selection procedure is getting better. The procedure and policy ought to be updated. Thus even though the procedure they have been using up to this point has been reasonably successful it needs to be updated and simplified in order to keep up with the times.

2.3.5 Compensation System

In the banking industry competition to recruit top performers is always fierce but it has gotten much more intense in recent years. In order to create an effective talent management strategy management teams must have a thorough understanding of current trends in compensation incentives and human resource practices as the competition for talent in the banking sector gets more fierce. We offer a market-driven compensation package that includes long-term benefits like provident funds gratuities and superannuation funds as well as short-term benefits like hospitalization benefits. Employees of Dhaka Bank also benefit from priority services and discounted healthcare facilities thanks to corporate agreements with several well-known hospitals in Bangladesh and overseas. Furthermore, we provide our employees with soft loans such as provident fund loans and employee home-building loans.

2.3.6 Training and Development

Dhaka Bank PLC Excessive value Employee training and development as an important element of its human resource strategy. The bank is aware that remaining competitive in the financial sector requires continuous learning and skills development. Different types of training programs are available from Dhaka Bank to improve both technical and soft skills as part of the dedication for the development of employees. From employees to top executives to top management, these programs are designed to meet the requirements for different positions in the bank.

Seminars at a job training workshop and access to external training materials are part of Dhaka Banks's training programs. Employees' understanding of banking processes, customer service capacity Capacity and financial product knowledge must all be expanded with these programs. Encourages bank employees to get more professional certificates and identification to pursue your career. Employee development is an investment that benefits the overall benefit of the bank in addition to improving personal performance.

Dhaka Bank places strong emphasis on education that is out of technical knowledge. By offering organized career development, the banking management cultivates the culture of development and endorses the employees for maximum responsibility. It aims to develop the future leaders of the organization within the guarantee of stability and long -term success. This strategy is also in line with the bank's purpose to develop an informed driven and productive employees.

Dhaka Bank guarantees that employees' members are present on regulatory amendments and new banking technologies by providing full training and development programs.

This continuous correction process strengthens banks' capacity to satisfy the customer's expectations, and promotes the goal of offering financial services at the top notch.

2.3.7 Performance Appraisal System

The structured performance evaluation method used by Dhaka Bank PLC evaluates employee performance using multiple stages and criteria. The dependence of knowledge is used in the evaluation process to evaluate more competences, including leadership skills and mutual conditions. A performance assessment of excellent average or below average usually applies based on the person's contribution and ability to meet job requirements.

An important feature of the performance process of Dhaka Banks is that it takes into account organizational and individual purposes. With an individual assessment, the assessment takes a comprehensive approach that takes into account input from peers and from supervisors of certain conditions. Employees are evaluated at their training performance and identification in addition to the main evaluation.

2.4 Marketing Practices

2.4.1 Marketing Strategy of Dhaka Bank PLC

Dhaka Bank PLC uses a strategic marketing approach to draw and keep customers who combine traditional and state -art -art strategies. The main goal of the bank is to offer a wide range of banking services to different types of customers, including traditional and Islamic bank alternatives, including individuals and companies. Dhaka Bank focuses a strong focus on offering a series of customer -friendly products, including loan deposits and online services, as part of the marketing strategy.

As part of the bank's attempt to exploit the view of Bangladesh's expansion contractorism, it includes special products such as Dhaka Bank Start-Up Fund and various SMB funding options.

To reach a wider audience the bank also uses strong digital marketing campaigns. through apps such as bKash Dhaka Bank GO and others. It seeks to make banking easier for consumers by providing smooth services which is especially important given the nation's growing reliance on mobile banking.

Moreover, Dhaka Bank prioritizes the client experience by making sure that its services are available through a variety of delivery methods. This covers a mix of in-person branches online banking ATMs and offshore banking services.

2.4.2 Target customers, target and positioning strategy

Dhaka Bank PLC caters to a broad clientele including small and medium-sized businesses (SMEs) big corporations and individual consumers. Delivering goods and services that satisfy both traditional banking clients and those looking for more cutting-edge digital banking options is the bank's main goal. The bank provides a range of credit card services loans and deposit plans to individual clients. Dhaka Bank offers customized products for businesses including trade financing term loans working capital loans and financial services tailored to SMEs. Furthermore, the bank offers specialized services to promote growth in industries like start-ups women entrepreneurs, and agriculture.

Regarding its target strategy, Dhaka Bank uses a segmentation approach that emphasizes psychographic and demographic characteristics. To address the particular requirements of rural communities or female entrepreneurs for instance it customizes financial products. Because of Bangladesh's fast economic growth and urbanization which raise demand for a wider range of financial services, the bank also targets the country's expanding middle class and entrepreneurs. Offering top-notch banking services that blend the ease of traditional banking with cutting-edge digital solutions is at the heart of Dhaka Banks's positioning strategy. This presents the bank as a progressive financial organization that adapts to its client's changing needs. Offering mobile money services like bKash and digital banking tools like the Dhaka Bank GO app the bank positions itself as a technologically advanced and customer-focused organization. Customers from a variety of demographics including those who are less tech-savvy and those who are can now access and utilize Dhaka Banks services with ease thanks to the integration of these digital platforms.

2.4.3 Marketing channels (for Dhaka bank services)

To effectively reach its diverse customer base and provide its services through a variety of touchpoints Dhaka Bank PLC uses a multi-channel marketing strategy. To serve both individual and corporate clients the bank's marketing channels blend conventional techniques with cutting-edge digital strategies.

- **Traditional Banking Channels**

For many of its clients Dhaka Bank's physical branches are their main point of contact. The bank has a network of branches throughout the nation. The strategic placement of these branches in both urban and rural areas guarantees that a broad range of people can access the bank's services. Customers can open open accounts, apply for loans and consult in these branches on issuance. In addition, the bank educates consumers on banking services and announces new products through its branches.

- **Digital Banking Channels**

In response to Bangladesh's rapidly growing internet penetration and mobile use, Dhaka Bank has made significant investments in digital bank channels. Customers can use Dhaka Bank. To serve the bank's extensive online banking platform, pay the bank's extensive online banking platform to operate the balance, you can send the remaining amount from the bill and computer or smartphone. In addition, Dhaka Bank offers a series of mobile financial services through the Dhaka Bank Mobile Money platform BKash that makes it convenient for customers who may not have access to traditional bank functions.

- **ATM and Self-Service Machines**

ATMs that offer access around the clock to cash withdrawals are another important channel for Dhaka Bank. When it comes to offering customers in remote areas with limited access to material coaches, the use of ATM is particularly important. Customers can also complete simple bank functions without the help of employees to self -service machines in branches.

- **Direct Sales and Relationship Managers**

Corporate customers and small and medium -sized companies Dhaka Bank also appoints relationship leaders and direct sales representatives to establish strong conditions to high to qualified individuals. These relationship managers are responsible for overseeing the bank's corporate accounts providing individualized financial advice and creating customized banking solutions. With significant clients, this straightforward approach fosters trust and sustains enduring relationships.

- **Events and Exhibitions**

Dhaka Bank exhibits its goods and services to a larger audience by taking part in a number of industry events and exhibitions including corporate exhibitions financial fairs and trade shows. The bank can network with other companies in the financial industry interact with current and potential clients and increase brand awareness at these events.

2.4.4 New product or service development and competitive practices

In order to meet the demands of both traditional and digital banking Dhaka Bank PLC takes an innovative approach to the development of new products and services. With the introduction of services like the self-service banking portal and the Dhaka Bank GO Plus mobile banking app

which are both intended to improve user accessibility and engagement with online financial management the bank has recently placed a strong emphasis on digital transformations.
Women can now open a new account with Dhaka Bank called the Arani account which offers free cards and checks in addition to a host of other benefits. It also offers a number of interest-bearing Silver Gold and Platinum savings accounts.

For Dhaka Bank PLCs esteemed customers there are FDR DPS and SDS.

- Interest rate: 9 per cent to 11 per cent p.m. One. (max. ().
- Duration: 1, 2, 3, 13 months.
- The deposit range is Tk. 100000. 00 to Tk. 10000000 Point 0.
- Return on Gross Monthly: Tk. 950. 00 (Max. per lac.
- The loan facility has an overdraft limit of up to 80% of the total deposit.

Government regulations require the deduction of source tax and excise duty.

2.4.5 Branding activities of Dhaka Bank PLC

Dhaka Bank PLC has made a name for itself by using a combination of traditional and digital tactics to position itself as a forward-thinking community-focused financial organization. Antorik a customer service program created to give priority to elderly people expectant mothers and people with disabilities is one of its main branding initiatives. It demonstrates Dhaka Banks's dedication to accessibility and inclusivity in banking services.

This initiative was introduced as part of the bank's larger focus on customer service establishing the bank as sensitive to the particular requirements of its customers.

Furthermore, Dhaka Bank supports programs in healthcare education and environmental sustainability by incorporating Corporate Social Responsibility (CSR) into its brand identity. Additionally, by focusing on environmentally friendly investments and practices the bank has instituted a Green Banking policy that increases its appeal to socially conscious customers.

Consistent application of the bank's tagline Excellence in Banking furthers its dedication to excellence and client satisfaction. The Bankers Bank of the Year - 2018 in Bangladesh award which highlights its strong market position and brand credibility further solidifies this.

2.4.6 Strategies for promotion and advertising (digital marketing and social media)

Digital marketing and social media have been strategically approached by Dhaka Bank PLC in order to improve its brand visibility and successfully interact with consumers. With roughly 60% of posts devoted to goods and services and 40% of the remaining 40% consisting of educational or motivational content intended to engage audiences more deeply Dhaka Bank maintains a balanced content mix on social media sites like Facebook. The bank is able to keep users interested and prevent overexposure to purely promotional content thanks to this balance.

In order to improve accessibility the bank is also investing in Search Engine Optimization (SEO) for its website as part of its ongoing digital infrastructure advancements. Dhaka Bank enhances online banking by offering useful resources like digital loan calculators on an easy-to-use website. Facebook is the primary focus of the bank's social media strategies but they are also progressively investigating other channels like Instagram and YouTube with the intention of eventually branching out to LinkedIn. The goal of Dhaka Bank's digital marketing initiatives is to create enduring relationships with customers and provide a consistent brand experience across all platforms even though the bank only allocates a small portion of its budget (roughly 4-5 per cent).

2.4.7 Critical Marketing Issues and Gaps

Although well-known and reputable in Bangladesh's financial industry Dhaka Bank PLC has significant marketing gaps and challenges that affect its competitive positioning and customer engagement initiatives.

1. **Limited Social Media Diversification:** Dhaka Bank is mostly active on Facebook but it also has a small presence on Instagram YouTube and LinkedIn. Due to its restricted reach, it is unable to fully interact with the diverse and younger demographics that are increasingly using these platforms to interact with brands. Increasing and customizing content for various social media channels may boost consumer interaction and brand awareness.
2. **Unable to reach the Old age customer:** Since the advent of social media, marketing on TV channels has reduced, but the older age group is more comfortable watching TV, so banks are becoming isolated from this group and are unable to reach them.

2.5 Financial performance

2.5.1 Accounting Practices

The accounts department is crucial to monitoring financial information and making sure regulations are adhered to at Dhaka Bank. The department follows a predetermined accounting cycle to accurately record transactions analyze financial data and prepare necessary reports. A key responsibility of the account department staff is to identify and analyze all bank financial transactions. This means that each transaction must be meticulously recorded and categorized according to its type.

Transactions are reported to the appropriate ledger accounts after being located and examined. Financial data can be summarized and organized with the aid of ledger entries which makes tracking and reporting easier. To guarantee that the ledger accounts are balanced at the end of each accounting period and that there are equal debits and credits the department prepares an unadjusted trial balance. Any necessary adjustments are made to correct errors or account for accruals or deferrals. The final adjusted trial balance that is generated after adjustments is used to create the bank's financial statements. Following applicable legal requirements and accounting standards these statements which include the income statement cash flow statement and balance sheet were prepared.

2.6 Operation Management and Information System Practice

The goal of Dhaka Bank's operating division is to make sure that every single one of the bank's clients has wonderful experiences whenever they interact with the organization. This division is helping to reshape their core necessary and interconnected processes in order to accomplish their goal. Additionally, this industry uses state-of-the-art technologies to eliminate costs and increase efficiency. To ensure seamless coordination with the bank's other business units Dhaka Bank's operations division is a well-balanced merger of several other departments. Their operational processes guarantee a smooth and uncomplicated implementation style which is essential to achieving their banking objectives. The bank's information and communications technology (ICT) policy places a strong emphasis on protecting their customer's private information. They thus make it a point to adhere to these procedures.

- Support the bank in building a reliable and safe IT infrastructure.
- Determine possible risks to data security and take appropriate action.
- Take steps to lessen the risks that come with using electronic banking technologies such as cash-holding machines.
- Managing the everyday issue and finding an effective solution.
- IT users regularly attend training sessions to expand their knowledge of their legal protections.

For day-to-day operations, Dhaka Bank has a strong and capable IT department. Dhaka Banks employees cannot function without a secure information infrastructure account. DBL Go is just one example of the bank's cutting-edge and potent technology. The HR 21 department maintains databases for all employee's accounts credit trade CPC loans and LCs. In summary, the bank's excellent information systems are responsible for its success.

2.7 Industry and Competitive Analysis

Examine the organization's overall market competitiveness using the Porter Five Forces model. To ascertain a company's competitive advantage, do a SWOT analysis to find its well-known, distinguishing, & easily recognised qualities.
Helfat (2022).

2.7.1 Porter's Five Forces Analysis for Dhaka Bank PLC:

Michael Porter created Porter's Five Forces framework to comprehend the market's dynamic industry. By using various tactics, this framework assists the bank in evaluating its competitive edge. Porter (1979).
Dhaka Bank PLC operates in a market where its competitiveness is impacted by several external factors. Porter's Five Forces research may assist us in understanding the industry dynamics that impact the bank in addition to doing a SWOT analysis to identify the internal strengths and weaknesses of the organisation.

1. Threats of new entrants:

As more banks satisfy consumer demand more rivals might join the market. Considering the last ten years there are now more banks. Bangladesh's banking system draws both local and foreign financial firms in spite of its strict capital requirements. In an effort to gain market share, these banks are providing more alluring products. Additionally, they are prepared to offer customer exchange fees which will worry the bank. Several domestic and international financial firms such as BRAC Bank HSBC and Standard Chartered have opened offices in Bangladesh in an effort to gain market share. These banks' access to distribution channels is uneven because of their youth. In a few years growing their market share will enable them to get past this obstacle. Many banks have increased their market share in spite of stringent government regulations. DBL is in danger from these influences. Because of potential entrants, the banking industry in Bangladesh is currently experiencing intense competition and consolidation which is anticipated to last for a number of years.

2. Threats of substitute:

In Bangladesh, a number of financial institutions are thinking about expanding their offerings. Numerous services that could take the place of banking are being developed. However, it will take time for these institutions to reach full capacity. As a result, neither the near nor the distant future is in danger. Even though they are smaller other banking companies can handle many of the 22 leasing operations that a bank is responsible for. These organizations may have an impact on commercial bank's profit margins. like IFC Finance IPDC etc. Certain bank operations like import and export cannot be replaced.

3. Bargaining power of suppliers:

Fund providers supply the majority of critical services required by financial institutions. They originate from a wide range of clientele each of whom is an excellent illustration of how the company operates. However, the most significant factor influencing the rate of interest is the market. The central bank also has the authority to determine the range of interest rates that are feasible. Consequently, the degree of negotiating power can fluctuate based on the state of the market. The majority of financial institutions will be significantly impacted by the upcoming wave of single-digit interest rates which will concentrate on obtaining deposits at reduced interest rates. In contrast, many retail customers may decide to invest in national savings certificates if the interest rate doesn't increase. Dhaka Bank will need to find new sources of funding in order to reduce its reliance on a small number of sources. In order to give their counterparty more negotiating leverage and to free up more time for the money market they will devote the majority of their efforts to saving time deposits.

4. Bargaining Power of Buyers:

Purchase power has risen as an outcome of lower conversion expenses generated by several financial institutions joining the market & others gaining regulatory license. the latest advancement in the field. To counterbalance rising fixed expenses, banks are urged to draw in new clients who may be rate-sensitive. Consumers in small enterprises & retail are cost concerned. People have access to a wide variety of information sources nowadays. Price sensitivity has increased as a result of bank competition. Cost is a major consideration for business clients. Because IF prices are so low they are utilizing their 23 negotiating power to the fullest despite the financial crisis. Enhancing client service and promoting the DBL experience will be Dhaka Bank's main priorities. Increasing commissions is the aim.

5. Competitive rivalry:

Numerous banks including Eastern Bank Ltd. and BRAC Bank. To remain competitive and even deliver better products and services City Bank and Premier Bank are launching cutting-edge banking products and services. Financial institutions are now fiercely competing with one another as a result. The degree of rivalry & competitiveness is very high, & the danger created by new rivals is growing considerably, according to the data that is currently available. It would be challenging to remain competitive & grow in an economy where practically all local and foreign banks want to increase the share of the market at every opportunity. Therefore, Dhaka Bank needs to evolve into more creative & competitive as it attempts to keep & expand its present clientele.

2.7.2 SWOT analysis for Dhaka Bank PLC

The following is Dhaka Bank's SWOT analysis which takes into account the bank's opportunities threats weaknesses and strengths.

Strength:

To stay ahead of the competition Dhaka Bank a powerful financial institution actively seeks to implement new technologies. As an example, Dhaka Bank now has access to the Bkash service from the country's first bank. Furthermore, the bank manages both internal and external processes with the help of contemporary technologies. Additionally, they can provide their customers with more contemporary facilities and faster service. One of the most prominent and prosperous private commercial banks in Bangladesh Dhaka Bank has established a devoted clientele and a powerful brand. The bank's influence on the financial services industry is substantial. Dhaka Bank has a well-established reputation in the financial services industry and a sizable and loyal customer base. This bank has had years of devoted customers. However, Dhaka Bank's banking staff is professional and effective. The bank depends on a group of professionals who are knowledgeable and well-trained as well as on a strong capable and efficient management team to continue growing. Additionally, the DBL Go digital banking app is a state-of-the-art banking system that simplifies banking for clients. Almost the whole nation is served by their ATM network and the bank now provides Oroni for women and Student Ledger accounts for college students. Therefore this bank's ability to comprehend the needs and desires of its customers is also regarded as one of its core strengths.

Weakness:

In the first place, the Dhaka Bank marketing team is not connected to all of their advertising channels in our nation because they are rarely seen advertising their financial services and products on television or in commercials. For this reason, a lot of people are not aware of their recently launched services. The second issue is that there aren't enough ATMs to accommodate all of the users. In addition, the vast majority of ATM stalls are embarrassingly tiny. It causes a lot of problems for their clients. Furthermore, the bank's lengthy loan approval process is time-consuming restrictive, and sanctioned. Many clients become irate as a result and approach other financial institutions to get their loans approved. Finally, the banks operating costs have increased due to increased innovation and better technology.

Opportunities:

Dhaka Bank may open additional branches in order to expand its clientele and increase revenue. They can also install more ATMs so they can continue to make money and give customers better services. Additionally, they are able to develop customer services according to 25 demographics including tailored services according to household income. A loan from the Federal Funds may also be given to Dhaka Bank. To stay in the market they can also get additional guidance and support from Bangladesh Bank. The government can also provide assistance in certain situations. Customers are growing accustomed to online banking every day. The global pandemic and demand may make the emergence of e-banking a great strategic move for Dhaka Bank.

Threat:

Competition has increased as a result of the entry of new financial institutions. Thus in order to keep the market it is imperative to differentiate the offered services. Financial institutions that provide comparable services are numerous. The products and services offered by the great majority of banks are nearly the same. The way that Dhaka Bank designs its services or presents its offers to its clients must be distinctive. Furthermore, financial institutions and businesses encounter various challenges in surviving in the market whenever there is domestic instability in a nation. Dhaka Bank must develop a backup plan to address the current issues as well because of the continuous rise in global inflation.

2.8 Summary and Conclusion

The goals of Dhaka Bank PLCs extensive marketing plan and operational methodology are to improve customer satisfaction raise brand awareness and uphold financial integrity. To boost interaction the bank aggressively uses digital marketing mostly on Facebook but is also progressively looking into other channels like Instagram and YouTube. It maintains audience interest by balancing educational posts with promotional content. The banks' organized accounting procedures guarantee accuracy and compliance in terms of finances promoting reporting transparency. With the support of its DBL Go Digital platform, Dhaka Bank prioritizes customer-focused operations and safe IT systems.

Despite these benefits, Dhaka Bank is still facing many obstacles and strategic errors. Due to lack of diversification in recent social media platforms, marketing is only available to young target groups. In addition, the dependence on digital marketing has limited the reach of the older target groups that prefer traditional media. The bank's financial position is interrupted by the major effects of a screaming rate as well as increasing competition from new competitors. The SWOT analysis indicates the benefits of Dhaka banks when it comes to customer loyal technology and brand reputation, while different customers indicate areas for network expansion and service optimization for groups. However, in order to combat the dangers that arise from inflation pressure, continuous innovation and strategic adaptation, politically unexpected and market competition require continuous.

Finally, Dhaka Bank PLC has created a name for itself in Bangladesh's banking industry as a reliable and customer -focused organization. It shows a strong commitment to innovation and customer engagement through their operational strategies and digital marketing. However, in order to maintain development and handle new issues, Dhaka Bank must expand its social media look, which is to implement strategy to interact with pensioners and improve operational efficiency to remain competitive. In a changed financial scenario, Dhaka Bank can expand its services, bring diversity to its promotional channels and can close these gaps to improve the market status and provide value to customers.

2.9 Recommendations

To improve its status in Bangladesh's Jackfruit Banking Market, Dhaka Bank should think about reaching the broad audience on social media platforms outside Facebook, especially young people. The bank may be able to expand the public and close the electronic ratio of a wide range of user segments by actively participating in the LinkedIn platform. In addition, bringing back some traditional media campaigns that targeted TV ads can help restore contact with senior customers that can make the bank feel neglected by the current electronic emphasis.

Customer access and service efficiency can be increased by investing further investments in digital infrastructure and search engine optimization (SEO), such as improving the user -friendly functions on the bank website. Loan approval procedures can help the bank overcome operating difficulties by streamlining procedures and increasing the availability and convenience of your ATM network that causes irritation to customers.

Your customer can focus on offering more specific and valued services to stand in a very competitive market based on the needs and demographics of Dhaka Bank. Offers that are more specific as income -based services and individual financial products, in particular can strengthen the relationship with market segments. Finally, the bank should prioritize innovations that improve cost will and competition in light of economic effects of inflation and regulatory amendments. This will help maintain a strong market look and reduce external economic pressure. These proposals will help the Dhaka bank transfer of consumer demands and industry changes, which may increase the long -term development path.

Chapter 3 Project Part

Chapter 3:Effects of HR practice on employee engagement in the Banking Industry: A case study on Dhaka Bank PLC

3.1 Introduction

Successful and final employee involvement is necessary for any organization. Effective Human Resource (HR) Practice has a major impact on employees' motivational engagement and general commitment in the banking sector where employees are crucial for customer satisfaction's operational efficiency and financial results. This chapter examines the relationship between Dhaka Bank PLC's HR practice and employee involvement, with the work and emphasizes important HR functions such as selection training and development of development management and employees' conditions. The chapter will check how these HR procedures affect the organization's involvement levels which in turn affect retention productivity and normal job satisfaction. In addition, it will emphasize opportunities and difficulties that Dhaka Bank faces PLS meetings, when effective HR will be put into skilled HR practice to cultivate a very busy workforce. Understanding the widespread effect of HR practice in the banking industry and providing suggestions to improve employees' connection through strategic HR interventions are two benefits of analysis findings.

3.2 Background of studies

Employees' involvement in Human Resource Management (HRM) has attracted a lot of attention Because it has a direct impact on satisfaction with employee storage and organizational from work Performance (Saqs, 2006). This is the extent to which workers are emotionally invested in their jobs And dedicated to the organization's goals (Kahan, 1990). Improved service quality lower turnover and competitive advantage are all made possible by employee engagement in service-oriented sectors like banking where customer interactions and operational effectiveness are vital (Albrecht et al, 2015).

In recent years the banking industry in Bangladesh has grown rapidly and become more competitive making it one of the most important drivers of economic growth (Rahman, 2020). But because of shifting regulations technological advancements and performance-driven cultures, the industry faces serious problems with high employee turnover job dissatisfaction and workplace stress (Islam et al, 2021). Research indicates that in order to promote employee engagement and guarantee long-term viability in banks efficient HR procedures—including hiring training and development performance management remuneration and employee relations—are crucial (Bailey et al, 2017).

Several HR practices such as performance-based incentives organised training programs and employee welfare initiatives have been put in place by Dhaka Bank PLC one of Bangladesh's top private commercial banks to improve employee engagement (Dhaka Bank, 2022).
Despite these initiatives, little is known about how much HR procedures affect bank employee's engagement. In order to identify best practices and areas for improvement that can lead to increased productivity and lower turnover it is imperative that Dhaka Bank PLC understands the relationship between HR practices and employee engagement.

3.3 Literature Review

Challenges in training and development in Employee Engagement at Dhaka Bank PLC

3.3.1 Limited Training Budget

Limited funding frequently limits training initiatives in banking organizations, such as Dhaka Bank PLC. Although training is crucial for staff development, budget cuts and cost-cutting measures may have an effect on the calibre of training resources, qualified instructors, and the range of training programs. Hayward et al. (2018) found that banks in developing economies had a hard time striking a balance between the requirement for staff development and budgetary constraints. Training programs might get limited to simple, generic material if not adequately funded, which would impair their efficacy.

Furthermore, many banking institutions are struggling financially, which restricts the breadth & depth of training programs and may result in lost chances to improve staff abilities, according to research conducted in Bangladesh by Ghosh and Pal (2020).

3.3.2 Resistance to Change

Organisations frequently struggle with workforce opposition to change, particularly when introducing new systems, processes, or technology. Employees at Dhaka Bank PLC, especially those with extended tenure, may oppose new training programs since they are accustomed to the current procedures. This reluctance frequently stems from apprehension about novel approaches or a fear of the unknown (Kotter, J. 1996). According to a 2019 McKinsey & Company report, workers' reluctance to embrace new technology & online banking systems is a major obstacle in the banking industry.

In Bangladesh, Khan (2020) discovered that Dhaka Bank PLC staff members resisted using cutting-edge banking technology, such as mobile banking apps, since they were not familiar with them, which eventually resulted in poor training results.

3.3.3 High Employee Turnover

In many companies such as Dhaka Bank PLC, employees' turnover is a major problem. High employees in Bangladesh's banking sector raise questions about the return on emptying training expenses. According to research from Hussain (2021), the banks find it challenging to defend the expenses of large training programs due to the absence of storage of long -term employees. The return on the investment (ROI) for training programs can be reduced if employees go immediately after completing training.

In addition, Ahmed and Chaudhary (2022) found that training investments in Bangladesh's banking industry were often seen as less successful because of the business of high employees.

3.3.4 Lack of Customized Training Programs

Training programs that are less successful in meeting the personal requirements for general and size-accessible employees. To improve their special talents, workers with different jobs or degrees of competence require training programs. Banks are often ignored to offer customized training for some task positions, resulting in disillusionment and weakness of training opportunities, such as Nomot of Galab et al. (2020).

Employees at Dhaka Bank PLC cannot develop into their maximum capacity if they do not receive personal training. According to research from Alam (2020), employees are less likely to use training and training when materials do not fit the job tasks or career ambitions.

3.3.5 Time Constraints

One of the major obstacles to the training of talented employees in the banking sector is a time limit. Employees at Dhaka Bank PLC can be very busy with everyday duties and obligations to decide enough time for training. According to research from Singh and Gupta (2019), in high - pressure settings, employees, as a bank, often find their responsibilities difficult to manage with continuous development activities, and lack the training opportunities.

According to research conducted in Bangladesh by Sarker (2021), poor time management was one of the main causes of little attendance in training sessions in the banking sector.

3.3.6 Keeping Up with Technological Changes

Training programs are challenged by the rapid progress of the banking industry's technology. Like many other banks, Dhaka Bank PLC has to update its training materials often to reflect new security protocols, financial technology, and regulatory developments. Training programs frequently find it difficult to stay up with the quick technological advancements in the financial services industry, according to a 2019 report by Roberts.

Additionally, Choudhury (2020) talked about how emerging software platforms & digital banking systems need ongoing staff training to stay effective. The quick speed of change may put a burden on banks' training resources.

3.3.7 Measuring Training Effectiveness

Evaluating training programs' efficacy is essential to comprehending their return on investment. However banks, including Dhaka Bank PLC, frequently struggle to assess the results of training. Determining whether training programs have long -term effects on employee performance can be interrupted by the lack of accurate measures and follow -up evaluation (Morrison, T. 2018).

According to a study by Ek Shaw and Lee (2021), banks in South Asia often ignore training success by using performance goals such as ROI analysis and after -evaluation measures. The methods of training that are unproductive can lead to this lack of evaluation.

3.3.8 Limited Soft Skills Development

Soft skills like management, interaction, & customer service are vital for increasing total staff performance, even if technical abilities are important in banking. However, more complex, task-oriented information frequently takes precedence over training in softer abilities. According to research by Zaman et al. (2020), emphasising technical training above all else may result in a lack of critical soft skills that workers need to succeed in positions involving direct interaction with customers.

A balanced approach to training, encompassing the development of both technical and soft skills, might enhance staff performance & client satisfaction in the banking industry, according to research by Ariffin and Hossain (2021).

3.3.9 Regulatory and Compliance Training

Keeping up with conformity & regulatory standards is essential within the highly scrutinised banking industry. Employees of Dhaka Bank PLC must get frequent training on legal & regulatory matters, including data privacy & anti-money laundering (AML) regulations. According to research by Islam and Rahman (2020), ongoing employee training is necessary to reduce risks associated with regulatory changes in Bangladesh's banking industry.

According to research by Rana et al. (2021), compliance training is a continuous problem in Bangladesh's banking sector due to frequent changes in regulations, necessitating swift program adaptation on the part of organisations.

3.3.10 Lack of Career Development Opportunities

When workers experience clear opportunities for professional development, they are more likely to become and remain dedicated to the company. Lack of clear strategies for professional development can lead to dissatisfaction and high employee activities. Employees in Bangladesh's banking industry often experience devaluation if their training programs do not provide clear professional advances, according to the research from actor and Hussain (2019).

Workers in Dhaka Bank PLC can be dissolved if they believe that their efforts have not been accepted with the progress of the career in question. Alam (2020) argues that joint training programs with well -defined career paths can promote the staff's morality and storage.

3.1.3 Objectives of the Study:

The main goal of this study is to check and understand the difficulties with training and development of employees at Dhaka Bank PLC. Research will help provide information on how financial institutions can increase their training programs by identifying these problems. The following studies have special goals:

1. To determine the main obstacles to the development and training of employees facing Dhaka Bank PLC: This goal is to check the basic problems that interfere with the effect of Dhaka Bank's training initiative. We will look at questions including tight financing, resistance to change, important employees' turnover and time ban.
2. To evaluate how these difficulties affect the activist's performance and organizational development: A return to the investment of training initiatives requires an understanding of how these problems affect workers' performance and general organizational development. This goal will investigate the relationship between employees' production and training barriers.
3. To evaluate the effectiveness of the current training initiative from Dhaka Bank PLC: This goal will evaluate how well the current training processes of the bank meet its employees and its strategic goals. In addition, the study will consider whether training initiative has increased productivity, job satisfaction and skills development.
4. To check how digital platforms and technology personnel affect the training: This goal will check how well Dhaka Bank has included technology in the instructions programs, particularly in relation to digital banking & compliance with regulations, given the swift technological changes in the banking industry.
5. To assess Dhaka Bank PLC's techniques for gauging the effectiveness of training initiatives: This will entail investigating whether the bank's procedures are in line with business best practices along with how it monitors & assesses the effect of training on worker performance and business results.
6. To offer suggestions for enhancing Dhaka Bank PLC's training and development initiatives: Based on the results, the research will offer practical suggestions for boosting Dhaka Bank's training program design, execution, & assessment in order to overcome current obstacles & boost worker productivity & organisational success.

3.1.4 Significance of the Study:

Dhaka Bank PLC and the larger banking sector in Bangladesh will both benefit greatly from this study. Particularly in the banking industry, employee training & development are essential for improving staff capabilities, guaranteeing compliance, & adjusting to changing market needs. This study will offer significant findings that can assist in maximising the efficacy of training activities, consequently contributing to enhanced employee performance & organisational success, by identifying and solving the difficulties Dhaka Bank faces in its training programs.

The study's conclusions can help Dhaka Bank PLC improve its training initiatives so they better suit the demands of its workforce and the bank's strategic objectives. Finally, removing obstacles such as rare resources, higher employees business and reluctance to change, workers' involvement, low attraction and a more competent team can develop. The bank's ability to meet customer service, operating efficiency and new technology can all be increased as a result.
In addition to Dhaka Bank, the study has sufficient implications for Bangladesh's banking industry. This draws attention to specific training issues that many banks provide opportunities to improve human resource processes in the important industry for the development of the national economy. Other bank employees can use studies suggestions to implement the best practice in development and training, which can make the country's banking sector quickly competitive and well -equipped.

3.2 Methodology:

The combination of approaches in this study has been used by Dhaka Bank PLC to investigate difficulties with training and development of employees. Combining a combination of qualitative and quantitative research techniques is possible to make intensive understanding of problems, which provides statistical analysis and deep insight. A semi-correspondent interview with Dhaka Bank PLC workers, training coordinators and HR leaders include qualitative components of studies. Their opinion of the difficulties they face in training and development, such as some resources, protests for the change and efficiency of existing initiatives, should be occupied in these interviews. This strategy follows the technology proposed by Crasswell (2014), who argues that rich, broad data and intelligent complex organizational events require qualitative research.

A survey provided to a wide selection of Dhaka Bank PLC workers are used to obtain quantitative data. In order to collect quantitative information about exercise appearances, satisfaction and perceived effect, the study includes both closed and open questions. In order to find connections between training components and employees' performance, meaning is analyzed using techniques such as regression analysis and descriptive analysis. The study of Sekaran and Baugi (2016), which emphasizes the use of examination to gather information on employee ideas and organizational behavior, provides the reliability of this approach.

Personnel training in the banking industry and review of previous research on difficulties in development, especially in Bangladesh, is also included in the paper. Secondary data will be examined to collect main data from public publications, commercial reports and magazines of scholars.

3.2.1 Interview

Employees at many levels, including beginning officials, management posts and HR officials, participated in a semi-compiled interview to gain a better understanding of the problems that affect the employee's association in Dhaka Bank PLC. In relation to the fee, career development, result management, salary, balance between work and life and organizational culture, these interviews aim to investigate personal experiences, attitudes and organizational practices.

Harrail and Bradley (2009) argue that this approach helps with deep understanding of the problem.

By using this technique, the research aims to contribute to the comprehensive analysis of the issues and potential solutions in this area by offering nuanced insights into Dhaka Bank PLC interaction practices.

3.2.2 Sampling method

Because of the participants' hectic schedules & need for flexibility, this research employs the convenience sample approach. Non-probability sampling is a convenient sampling technique that gathers information from easily accessible individuals. Convenience sampling is one of the simplest sampling concepts as it relies on participants' availability & desire to participate.

Therefore, Dhaka Bank's operations manager, Muhammad Mubarok Hossain, conducted the interview. The experiences will be defended in the one-on-one interview as answers to the problems with employee engagement.

3.2.3 Thematic Analysis:

The qualitative information gathered from the interview process will be examined using thematic analysis. This method makes it possible to find, examine, & comprehend themes or patterns in the data. In order to fully comprehend the interview material, the first stage in the theme analysis process is to get comfortable with it by reading the transcripts many times over.

Keywords, phrases, or portions of the interviews that are pertinent to the study goals will then be highlighted in order to code the data. These codes will be used to create initial themes that represent recurrent concepts or trends pertaining to difficulties in staff training & development. Themes could surface, for instance, problems like a lack of specialised training, reluctance to technological change, insufficient resources, and time restrictions.

To make sure the themes appropriately reflect the facts, the researcher will further develop & clarify them once they have been found. Every issue will be examined in further detail to determine its importance and how it advances knowledge of the difficulties Dhaka Bank PLC has in its training initiatives. The final phase leads to analysis of subjects in light of the goals of the study and ends with methods where these difficulties affect the success of organizational development, employee performance and training programs.

In this research, thematic analysis is particularly useful, as it enables the study of complex problems and identifies the underlying causes that may not be immediately clear when using other analytical techniques. This method guarantees that qualitative data is arranged as MLA and analysis has been analyzed to provide significant insight into training and development processes for the staff at Dhaka Bank PLC.

3.3 Findings and Analysis

This section provides extensive information including primary research and analysis of interviews. It talks about the challenges during training and development and HR division has provided details of strategic functions to effectively address these problems.

3.3.1 Employee survey and interview major challenges

Results of employees' interviews and surveys point to several important issues with the training and development initiatives of Dhaka Bank PLC. Economic boundaries are an important problem because they limit access to special programs, state -art -art teaching platforms and qualified coaches. As a result, training sessions are normal and do not meet different requirements for departments.

Another issue is opposition to change, especially when it comes to implementing digital learning. E-learning solutions are difficult to use for older employees, which reduces commitment and storage. Employees also believe that the instructional collections are not closely related to their tasks when there is a lack of role -specific training.

Participation is interrupted by the deadline and pressure from the charges, as many workers struggle to cover training with everyday responsibility. In addition, the absence of organized evaluation and follow -up processes in subsequent evaluation of training makes it difficult to measure the success of training initiatives.

Workers also emphasized the need for leadership development and further soft skills training, which often disregards in exchange for technical training. By addressing these problems with concentrated enrichment, training efficiency can be increased, better employee development and organizational success.

3.3.2 Employee Perspectives on Training Effectiveness

Investigation and interview reactions from employees provide informative information on how good the Dhaka Bank PLC training initiative works. Employees' perception of the relevance of training, commitment and practical projection has been shared, despite the fact that it is considered important for professional development.

Many workers believe that training courses are not directly related to their special positions. Although general training courses provide theoretical information, they sometimes ignore the difficulties of the real world that meet workers in their daily work. This reduces the general effect of training because some workers find it difficult to implement everything that has learned in real working conditions.

Such training also affects the level of engagement. Because of their ease and flexibility, youth workers choose digital and e-learning platforms. Compared to seminars in Trodd, senior employees and those who are not on the web consider less attractive and effective. Many employees feel that a mixed learning strategy that combines seminars in believed with online courses can improve learning outcomes.

The difficulty of integrating training information into daily tasks is another big question. Employees stated that they often forget or are unable to implement new learned skills due to lack of workload press and follow -opp help. A more systematic strategy that includes advice and evaluation of finishing can strengthen learning and increase the long -term effects of training programs.

3.3.3 Strategic HR Interventions to Overcome Training Challenges

HR Department of Dhaka Bank PLC has held several calculated measures to solve training problems. They prioritize internal training, use affordable digital learning platforms and install alliances with training institutes to maximize resources and achieve budget limits.

HR uses mixed teaching models, which include online courses and seminars in the tradition of addressing the staff's reluctance for digital learning that guarantees access to all employees. In order to provide special learning experiences that are friendly to different tasks, role -specific training programs are also done.

Flexible training programs, such as weekends and subsequent seminars, are used to reduce the stress of workload. In order to estimate the long -term success of training programs, the evaluation equipment, including performance monitoring and organized response sessions.

Last, but at least, HR spends more on leadership development and soft skills training to help employees achieve important management and mutual abilities. The final goal of these interventions is to improve employee performance and organizational development by establishing a more efficient and provocative learning environment.

3.3.4 Future Training and Development Initiatives at Dhaka Bank PLC

To improve its training and development programs and promote long-term employee development, Dhaka Bank PLC prepares more initiatives. Integrating digital tools and AI-operated learning platforms to provide individual training experience is an important study area, which increases the access and interaction into the learning process.

In order to provide employees with the necessary management, collaboration and communication skills, the bank also invests in soft skills training and leadership development. This program is trying to increase teamwork in the workplace and train future leaders.

HR focuses on creating a place in continuous knowledge -sharing session, industry certificate and organized career development plans to guarantee continuous skills development. To measure the impact of training and increase program efficiency, the evaluation mechanism will also be used after better training.

By using this forwarding of thinking strategy, Dhaka Bank PLC hopes to develop employees who are knowledgeable and flexible, guarantees long -term organizational development and competition in the banking industry.

3.4 Discussion and Implications

It is important to find talent for companies such as Dhaka Bank PLC, as it has a direct impact on employee performance, which in turn affects the company's productivity and expansion. The most important findings and proposals that can improve the efficiency of the bank's training and development initiatives were postponed during a conversation with an HR specialist in Dhaka Bank PLC.

Problems in training process and solutions:

The efficiency of the Dhaka Bank PLC training program is influenced by many problems. The inconsistency of training programs with special tasks for employees is one of the main problems. Many workers believe that training materials are very common and do not cover adequate the real skills required for their jobs. Because of this discouragement, training is less used, which reduces commitment and storage (something, 2020). To solve this problem, Dhaka Bank PLC can implement roll -specific training for different job tasks and to guarantee that employees gain relevant skills that improve their performance at work and pursue their career.

Resistance to digital learning methods is another important issue, especially among employees used for traditional class -based training. E-learning systems in many workers experience less attractive and technical problems as a result of low participation degree. According to research, mixed teaching strategies include both online instructions and workshops-workshops, which can increase students' involvement and academic performance (Salas et al., 2012). By adding interactive components such as live sessions, case studies and practical workshops, Dhaka Bank PLC can improve the training effect and create a more captivating learning environment.

In addition, it is difficult to guess how the worker affects the performance in the absence of the training initiative after training. Although reactions are gathered, there is no systematic method of evaluating how well the workers have used as they have learned. Research indicates that the ongoing evaluation, such as performance surveillance and follow -up assessment, can greatly increase the efficiency of exercise initiatives (Aguinis and Critger, 2009). Dhaka Bank will be able to track PLC skills development, make the necessary adjustment of the training module and will guarantee long-term employees' growth by using a systematic evaluation system after training.
Dhaka Bank PLC can establish a more efficient training and development structure that will improve the performance of the employees' abilities and organizations, which are equal handling these problems centered.

Making Decisions Based on Data:

In Dhaka Bank PLC, it is necessary to make data -driven decisions to improve the effect of the initiative for training and development. HR can determine the lack of professional skills, measure the success of training and use performance indicators, reaction examination and well -informed adjustments when using evaluation after training. By analyzing training data, the bank can take the initiative to learn for employees' personal needs, improve commitment and knowledge collection. According to research, companies that use data analysis for training and development see an increase in investment and better employee performance (Maryer and Baudreu, 2017). Dhaka Bank can improve PLC training methods, distribute resources more efficiently and match the efforts to learn with business goals by incorporating data-driven insights. This will eventually result in an employee who is more knowledgeable and productive.

Enhancing Employee Engagement in Training Programs

In order to guarantee knowledge storage, skills growth and general work performance, employee participation in training programs is necessary. One of the greatest training difficulties in Dhaka Bank PLC is to keep the commitment and participation of the employees high. Many workers think traditional training methods are boring and find it difficult to join, especially when sessions are long and not related to their jobs. It can be addressed using creative and attractive teaching strategies, which can increase students' participation.

Using mixed learning, which mixes online resources with increased in practice, is an important strategy. According to research, a combination of live conversations, online modules and practical activities increases employee's involvement and increases learning outcomes (something, 2020). In addition, Gamification Strategies - such as Leaderboards, Awards and Quiz - can increase the training competition and engagement by promoting partnerships.

Personal teaching paths, where employees are specially educated in their responsibilities and career goals, is another successful strategy. Employees' motivation and commitment are more when training works in line with duties and professional development. In addition, there is an important assistance for factor management in strengthening training results. It is possible to promote motivation and guarantee that workers use what the observers have learned in the workplace by encouraging them to participate in training sessions and provide feedback.

Last, but at least, the engagement strategy supports training such as knowledge sharing sessions, mentoring programs and follow -up assessment Employees' interest and guarantees long -term skills storage. High commitment, better performance and general organizational success can exercise these methods as a result of Dhaka Bank PLC and create a more dynamic and attractive training environment.

Developing a Structured Evaluation System

At Dhaka Bank PLC, a systematic assessment system is necessary to estimate the success of the training initiative. It will be challenging to find out if the workers use their recently received abilities in the workplace without proper assessment techniques. A clear assessment structure guarantees that the training supports the employee's growth and profit growth under business goals.

The circular model for training assessment evaluates effect, especially in four levels of cracks, learning, behavior and results- is an important way. After training courses, employee answers received immediately about participation and satisfaction. Follow -up tests, such as quiz or practical performance, check how well the information is retained and used. Furthermore, monitoring the performance of the employee before and after training provides important information on how it affects productivity and work efficiency (Kirkpatrick & Kirkpatrick, 2016).

Management response and performance monitoring, where supervisors evaluate the application of skills workers over time, are several important elements. The assessment can be improved by integrating learning analysis and HR data systems, giving HR managers the opportunity to check the results of testing, participation rate and performance at work. Check -in after training and regular performance assessments guarantees to run learning and help identify areas for development.

Dhaka Bank PLC can improve the development of employees in total, guarantee resource efficiency and adapt the training programs by implementing a systematic assessment system. An effective training program produces an employee who is more knowledgeable, operated and productive.

3.5 Summary and Conclusion

In this research of difficulties, efficiency and strategic measures related to training and development in Dhaka Bank PLC, all have been investigated. The results indicate many problems, including the lack of organized assessment mechanisms after training, enmity for digital learning methods and a discrepancy between training material and functions. These problems interrupt the general effect of the bank's training programs and affect employees' involvement, storage of knowledge and results.

Dhaka Bank PLC has responded by implementing several strategic initiatives, such as specific role increased training, mixed teaching models and after -evaluation processes for training. By making training more interesting, relevant and quantitative, these actions try to solve the concerns identified. To make an employee skilled and well scored, the bank also tries to include more soft skills and leadership development initiatives.

In order to guarantee the growth of ongoing employees, future training activities in Dhaka Bank PLC should focus on using state -art - -species digital learning techniques, creating personal learning and maintaining continuous performance monitoring equipment. By dealing with these problems, Dhaka Bank PLC can make an employee who is more knowledgeable, involved and productive, who will promote long -term success and expansion for the company.

Finally, although Dhaka Bank PLC has improved its training and development programs greatly, the bank will be able to establish a more productive learning environment to focus on solving current problems. The bank can guarantee that employees remain competitive and flexible in the changing banking sector, which uses the date -driven, sewn and organized approach for training.

3.6 Limitations and Future Directions

Despite many obstacles, this research has provided practical information on the training and development processes in Dhaka Bank PLC. First, the size of the small test for study workers and HR experts may not correctly reflect the range of approaches found in each department. In addition, research used qualitative data from most interviews and questionnaires, which may be oblique to individual interpretations and prejudices.

In order to provide more intensive training of training efficiency, future studies can increase sample size and contain quantitative data. In addition, longitudinal research can monitor how training affects organizational results and employees' results for a long time. To help shape future training strategy, further research in new trends will be useful, such as the use of AI and machine learning in training programs.

Future Directions

Future studies on training and development of Dhaka Bank PLC can be investigated on how the machine can be integrated to provide individual learning experiences to the state -Art -art technology as learning and artificial intelligence. In addition, a more comprehensive understanding of the effectiveness of training in departments would be possible if the research was expanded to include a large and more diverse selection of workers. Long -term effects of training initiatives on activist performance and organizational success can also be shown through longitudinal research. In order to improve the training results and employees' involvement, future efforts can focus on more data -driven strategies and ongoing feedback channels.

Analytical Comparison:

The training and development processes of Dhaka Bank PLC are compared to identify both advantages and disadvantages. Despite the bank's efforts to match training with business goals, there are still questions about questions such as role -specific adaptation, resistance to online education and inadequate evaluation after training. The dependence on Dhaka Bank PLC on traditional techniques and generic training programs can limit the general efficiency compared to the industry's best practice. However, these intervals are expected to be discontinued for new strategic interventions such as mixed learning and several individual training programs. In the future, banks' training measures can be improved and ensure the development of more sustainable employees with more emphasis on data -driven insights, ongoing evaluation and incorporation of modern technology.

Long-term Research:

Assessing the long -term effects of training initiatives on activist performance and organizational success will be the main goal of long -term research on training and development in Dhaka Bank PLC. This study can monitor the commercial development of workers who have participated in some training programs, and provide changes in their abilities, satisfaction in work and production. It can also evaluate that different training methods, such as role-specific programs and mixed learning, affect the storage and company's results for a long time. Long -lasting studies that include inputs and modern data analysis will help improve training methods and guarantee their continuous drinking money in the changing banking industry.

Research on Interventions:

In the context of training and development in Dhaka Bank PLC, intervention studies will include some training programs changes or promotion and evaluation of their impact on activist performance. For example, the use of a mixed learning strategy that combines online instructions and practice may be a measure. Unlike employee involvement, storage and job performance before and during intervention, researchers can assess how favorable this change was. By offering data-driven insights that may direct future training activities and maximise employee growth, these studies aid in determining which training tactics are most successful.

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Appendix

<table>
<tr><td>Position: Operation Manager</td><td>Date of Interview: 10/02/2025</td></tr>
<tr><td colspan="2">Opening Statement: This is Md. Asifur Rahman, a final-year undergraduate at Brac University, & I am really appreciative that I got to meet you. I'm now working on the report for my internship with Assistant Professor Mohammad Rabiul Basher Rubel, PhD & cosupervisor Assistant Professor M. Nazmul Islam, PhD. The title of the report is "Effects of HR Practice on Employee Engagement in Banking Industry: A Case Study on Dhaka Bank PLC". The interview is a component of this study, which attempts to comprehend opinions regarding the difficulties of the training & development process and provide potential ways to get over these difficulties at the Dhaka Bank training system. In order to collect & document data, permission is required to record this interview. Publication is the aim of this work, which has only an academic function. To make it clear, your information will remain private & anonymous. You are free to exit the interview process at any time if you still feel uncomfortable.</td></tr>
<tr><td colspan="2">Initial preparing Question:
• Could you provide me with some information on the working environment for employee training & development?</td></tr>
<tr><td colspan="2"><u>Interview Questionnaire</u>
1. What are some key HR practices that contribute to bank employee engagement?
2. What are the significant challenges you usually face?
3. How does employee engagement impact overall productivity and performance in the banking sector?
4. How do HR training and development programs influence employee performance in the banking sector?
5. What is the relationship between training effectiveness and employee job satisfaction in banks?
6. How does continuous training impact employee engagement and retention in the banking industry?
7. What role does on-the-job training play in improving bank employee productivity?
8. How does training and development affect career growth opportunities for bank employees?
9. To what extent does training motivate banking employees to enhance their skills and performance?
10. What HR strategies can be implemented to improve the effectiveness of training programs in the banking industry?</td></tr>
</table>